#### Introduction

#### **Purpose of this Research**

Studies show a strong association between mental health problems and financial difficulties. In Australia, experiencing financial difficulties is associated with increased risk of depression (Butterworth, Olesen, & Leach, 2012) and is also a risk factor for suicide (Judd, Jackson, Komiti, Bell, & Fraser, 2012). In a survey of people with psychotic disorders, 43% cited financial difficulties as a major challenge in the coming year (Carr, Whiteford, Groves, McGorry, & Shepherd, 2012). Given the strong association between mental health problems and financial difficulties, financial counsellors and financial institution staff need guidance on how best to work with people with mental health problems.

The aim of this project is to develop guidelines to assist financial counsellors and financial institution staff when working with people with mental health problems.

This research project is funded by the Australian Government Department of Health and Ageing, ANZ, GE Capital Finance, National Australia Bank, Westpac and beyondblue.

#### Information you need to know

#### Why have I been selected?

You have been selected as a panel member for this study because you have expertise in the field of mental health and financial difficulties (either as a consumer, carer, financial counsellor, financial institution staff or mental health professional).

#### What do I have to do?

Your task is to rate the statements presented in this questionnaire according to how important you believe they are to working with a person experiencing mental health problems and financial difficulties. When rating the statements, please keep in mind the issues involved in supporting someone with mental health problems and financial difficulties. For example you may be asked to rate the following statement:

1.

### The following people should should be aware of how mental health problems may affect financial stability.

	Essential	Important	Don't	Unimportant	Should not be
			know/Depends		included
The financial counsellor	0	$\circ$	0	$\circ$	$\circ$
The financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
The support person	0	0	0	0	0

You will then need to decide how important, from 'essential' to 'should not be included', you think it is that this statement be included in the guidelines. You need to answer the question in relation to each of the groups listed.

For an example of previously developed guidelines go to: First aid guidelines for assisting the person who is suicidal.

#### What if an important statement is missing or if I have something to add?

You will note that there is a place for you to add comments at the end of each section. This is so you can add any missing statements you think are important in working with the person with mental health problems and financial difficulties. These statements will then go into a second round of this survey to be rated by all of the expert panel members.

#### Where do the statements in the questionnaire come from?

The statements in the following questionnaire were derived from information found online, in books and in academic journal articles. Some of the statements may seem contradictory or controversial; however, we have included them because they reflect the wide range of people's beliefs about policy, services and care. It is important to note that we do not necessarily agree with these statements; we have included them because we do not believe that we should decide what the best practice is in this area. Rather, we want an expert panel to decide this. Therefore, we have invited you to be a member of this expert panel, to help develop guidelines that reflect current expert opinion across the field of mental health problems and financial difficulties.

#### What is the focus of the questionnaire?

The focus of this research is to increase the financial counsellor's and financial institution staff's knowledge of working with people with mental health problems. Therefore, statements that apply to general financial counselling skills or general financial institution staff duties are not included. Likewise, these guidelines are not intended to help mental health professionals develop skills for working with people with mental health problems. Rather, they are intended to help mental health professionals working with people who also have financial difficulties.

#### How long will it take to complete the questionnaire?

This questionnaire should take approximately 60 minutes to complete. However, some people may finish it more quickly, while others may take more time, especially if they wish to lodge comments at the end of each section. If necessary, you can complete the survey in two or more sittings. You can save your answers at any time by completing a page and clicking 'Next' at the bottom. This marks your page as complete and you can begin again at a later date on the next page. Please make sure that you always log back in using the same computer, and that cookies are enabled\*, otherwise the software will fail to recognize your code and previously saved responses.

\*see the email you were sent with this link to find out how to enable cookies.

#### What do I need to do to receive the payment

You must complete all three rounds of the survey.

#### **Consent to Participate in this Research**

It is important for you to know that participation in this study is completely voluntary. You are not under any obligation to participate and you can withdraw at any time. Submitting your questionnaire is an indication of your understanding of this and your consent to participate in the study.

We would like to thank you for your time and effort and encourage you to provide us with feedback on this process.

Best Wishes,

The Mental Health First Aid Research Team

### Introduction (cont)

#### **Overview of Questionnaire**

The questionnaire is divided into the following sections:

Section 1: General awareness about mental health problems and financial difficulties

Section 2: Specific mental health problems

Section 3: Screening and referral

Section 4: Working together

Section 5: The support person

Section 6: Disclosure

Section 7: Documentation

Section 8: Actions to help the person

Section 9: Communication

Section 10: Working with the person over the phone

Section 11: Policy and procedures

#### **Definitions**

These terms may have different meaning for the groups represented in this survey (i.e. financial counsellors, financial institution staff, consumers, carers and mental health professionals). When answering these questions, please ensure you use our definitions only.

<u>'The person'</u>, unless otherwise stated, refers to the person with *mental health problems and financial difficulties*. This person may be called a customer, client, patient, consumer, relative or friend.

'Mental illness' is a diagnosable illness that affects a person's thinking, emotional state and behaviour, and disrupts the person's ability to work or carry out other daily activities and engage in satisfying personal relationships.

<u>Mental health problems'</u> is a broader term including mental illnesses, symptoms of mental illnesses that may not be severe enough to warrant the diagnosis of a mental illness, as well as mental health-related crises such as having thoughts of suicide. For the purposes of this survey, problem gambling has been excluded from mental health problems, as this may be the subject of a future specialised project.

<u>'Financial difficulties'</u> are when income is insufficient to cover reasonable living expenses and meet financial commitments as they become due. This definition covers people in financial hardship, as well as those experiencing other financial challenges. This does not include when a payment has simply been overlooked.

<u>'The support person'</u> refers to someone who is a significant source of emotional and/or practical support or assistance to 'the person'. It may include a partner, close friend or family member. However, it is not assumed that every person has a support person.

'Authorised third party representative' refers to anyone who has been appointed, in writing or orally, by 'the person' to act on their behalf regarding financial decisions.

<u>The financial counsellor'</u> is a trained professional who assists people who are experiencing financial difficulties. Most financial counsellors work in community organisations, although some work in government agencies and local government. Financial counsellors provide a free, confidential and independent service. The financial counsellor is not a financial planner, financial adviser or legal practitioner and is not a general welfare worker.

'<u>Financial institution'</u> is any institution that is in the position to collect money from individuals, including banks or those who act on their behalf.

<u>'Financial institution staff'</u> are employees of financial institutions that work with the person with mental health problems and financial difficulties.

'Hardship team' is a financial institution's team that is trained to provide financial solutions for people experiencing financial difficulties/hardship.

'Hardship' is defined as when 'the person' is being managed by a financial institution's hardship team.

'Collections staff' are financial institution staff whose primary duty is to negotiate payment from people with overdue accounts.

<u>'The mental health professional'</u> refers to a trained health professional who is treating/working with 'the person'. This could be a psychologist, mental health nurse or psychiatrist. It could also be a social worker, occupational therapist or GP who has specialist mental health training.

Information About You
1. Please enter your participant code.
*2. Which best describes your area of expertise?
Financial institution staff
Mental health consumer
Carer
Financial counsellor
Mental health professional

Information About You (Consumers)
You must be able to anser 'Yes' to the following quesitions in order to participate in this research.  1. Have you had experience with mental health problems and financial difficulties?  Yes  No
2. Are both your mental health symptoms and your financial difficulties well managed at the moment?
3. Are you in a mental health advocacy role?  Yes No

Information About You (Carer)
You must be able to anser 'Yes' to the next question in order to participate in this research.
1. Do you currently or have you in the past care/d for a person who experienced mental health problems and financial difficulties?

Information About You (Financial counsellor)
You must be able to anser 'Yes' to the following questions in order to participate in this research.
1. Do you have at least 2-3 years experience as a financial counsellor or are you a
manager of a financial counselling service?
Yes No
2. Do you have experience working with people with mental health problems or do you have personal experience with mental health problems (either yourself or someone you
know personally)?
Yes
○ No

You must be able to anser 'Yes' to the following questions in order to participate in this research.  1. Do you have at least 2-3 years experience working as a mental health professional?    Yes
Yes No  No  No  No  No  No  No  Yes  Yes
2. Have you worked with people with financial difficulties or have you had personal experience with financial difficulties (either yourself or someone you know personally)?
2. Have you worked with people with financial difficulties or have you had personal experience with financial difficulties (either yourself or someone you know personally)?
experience with financial difficulties (either yourself or someone you know personally)?
No No

Information About You (financial institution staff)
You must be able to anser 'Yes' to the following questions in order to participate in this research.
1. Do you have at least 2-3 years experience in or are you a manager of at least one of the following:
collection team
hardship team
complaints team, Or
Work in a job that gives you industry insight into mental health problems and financial difficulties?
Yes No
2. Do you have professional or personal experience with mental health problems. (Professional experience is working with customers who have disclosed a mental health problem and personal experience is experiencing mental health problems yourself or someone you know personally.)
(Professional experience is working with customers who have disclosed a mental health problem and personal experience is experiencing mental health problems
(Professional experience is working with customers who have disclosed a mental health problem and personal experience is experiencing mental health problems yourself or someone you know personally.)
(Professional experience is working with customers who have disclosed a mental health problem and personal experience is experiencing mental health problems yourself or someone you know personally.)
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(Professional experience is working with customers who have disclosed a mental health problem and personal experience is experiencing mental health problems yourself or someone you know personally.)

Information About You
You must be able to anser 'Yes' to questions 1 and 2 in order to participate in this research.
1. Do you live and, if applicable work in australia?
Yes
○ No
2. Are you at least 18 years old?
Yes
○ No
3. What is your gender?
○ Female
Male Male
Gender queer
Other Other
4. What is your age?
5. If applicable, what is your occupation and title?
Y
6. Please name all the relevant organisations you are affiliated with and your role within
these organisations, e.g. professional organisations, consumer advocacy groups.
7. Please provide details of your primary place of work, study or residence.
City/Town
State

Section 1: Genera Ji	I awarene	ess abou	t mental I	nealth pi	oblems a	nd financ	ıal
This section asks you about mental health				sellor and ti	he financial ir	nstitution sta	<b>ff</b> should
Please rate how important in the guidelines for each					nk it is that ea	ch statement	be include
Please keep the <u>definitions</u> in n	nind when answer	ing the questio	ons.				
1. The following peo	ple should	be aware	of what m	ental illne	ess is.		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	0	O	0	O		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
2. The following peo	ople should	be aware	e of how co	mmon me	ental		
illnesses are in the	community	•					
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	0	O	0	O		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
3. The following peo	ple should	be aware	of the type	es of men	tal		
illnesses.	•		<b>J.</b>				
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	$\circ$	C C C C C C C C C C C C C C C C C C C	$\circ$	O		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
4. The following pe	ople should	be awar	e of the sia	ns and sv	mptoms		
of mental illnesses.			<b>-</b>				
	Essential	Important	Don't	Unimportant	Should not be		
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends	$\bigcirc$	included		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
5. The following peo	ople should	be aware	e of the cau	ises of an	d risk		
factors for mental il							
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	0	C C C C C C C C C C C C C C C C C C C	0	O		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		

6. Do you have any of add to this section?						
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7 The fellowines		<b>1</b>	-£41		4-1 91	<del></del>
7. The following peo	-	be aware	of the rar	ige of men	itai iiiness	
treatments and their	епестѕ.		Don't		Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor	0	0	$\circ$	$\circ$	$\circ$	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
8. The following peo	nle should	know the	things w	sich miaht	indicate	
that the person has	-		•			
appointments, not r		-			•	
schedules, displaying						
schedules, displayii	ig ullusual	Dellavioui	Don't	Clarity Oi	Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor	Q	Q	O	Q	O	
Financial institution staff	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
9. The following peo	nle should	be aware	of the im	oortance o	of early	
identification and in	•		•	!	_	
person with mental		-	g 0	9	,	
<b>P</b> 0.00	-		Don't	Halina antant	Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Financial institution staff	$\circ$	$\circ$	$\circ$	$\circ$	$\bigcirc$	
10. The following pe	eople shoul	d be awar	e of how	they can s	upport	
the person with mer	•			•		
recovery.						
	Essential	l man a mt a m t	Don't	Unimmentent	Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	

		<b>A</b>
		<b>v</b>

Section 1 (cont): 0	General av	warenes	s about m	ental he	alth prob	lems and
This section asks you about mental health				sellor and ti	ne financial in	nstitution staff should
Please rate how importan	•			, -	nk it is that ea	ch statement be include
Please keep the <u>definitions</u> in m	nind when answer	ring the questio	ns.			
1. The following peo	ople should	l know ho	w they can	reduce s	tressors	
that may exacerbate	-		_			
	Essential	Important	Don't know/Depends	Unimportant	Should not be	
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends	$\bigcirc$	included	
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
2. The following peo	onle should	be aware	e of how th	ev can re	duce	
stressors that can c	-			•		
mental health proble	em in a per	son who i	s currently	well.		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	0	O	0	O	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$	
3. The following peo	ple should	be aware	that the le	evel of sup	port	
needed by the perso	n with mer	ntal health	n problems	will flucti	ıate, as	
the symptoms of mo	ost mental	health pro	oblems con	ne and go	over	
time.			Dont		Chauld not be	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	O	O	O	O	O	
Financial institution staff	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
4. The following peo	ple should	be aware	that the p	erson witl	n mental	
health problems ma	y not over	spend but	may have	other pro	blems	
with managing mon		hdrawing	all their m	oney from	the bank	
to keep it 'safe' at he	ome.		Don't		Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	

lecision-making an over-spending in ma	ania					
over-spending in <u>m</u>		Important	Don't	Unimportant	Should not be	
Financial accuracy.	Essential	Important	know/Depends	Unimportant	included	
Financial counsellor  Financial institution staff	$\bigcirc$	$\bigcirc$	$\sim$	$\bigcirc$		
	$\circ$	$\circ$	$\circ$		$\circ$	
6. Do you have any (						ou would lik
add to this section?	Please wr	ite your s	uggestions	s in the bo	x provided.	_
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problems is not necession of the effects of the person to another, and a person to another the person to a p	essarily an of mental h and may var  Essential  Opple should ontribute to em in a pers  Essential  Opple should can have a re	indicator lealth prole ry over tir Important  be aware o relapse, son who i Important  be aware	of an inab blems will one.  Don't know/Depends  of how the i.e. a reoce currently Don't know/Depends  of how the control of th	Unimportant  Unimportant  ey can recurrence of well.  Unimportant  Unimportant	should not be included  Should not be included  Should not be included  Should not be included	
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earning capabilities	or tne pers	ouii aiiecte	a by inclice	ai iicaitii p	ionieilis.	
-	- Essential	Important	Don't	_	Should not be included	
inancial counsellor	$\bigcirc$	$\circ$	know/Depends	$\circ$	niciuded	
nancial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
1. The following pe	ople shoul	d be aware	e of the pot	ential effe	ects of	
ıy stigmatising atti	tudes the	financial c	ounsellor o	r financia	l	
stitution staff may	have on th	ne person v		_		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
inancial counsellor	$\circ$	$\bigcirc$	$\bigcirc$	$\circ$	$\bigcirc$	
inancial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
2. Do you have any	comment	s on these	statement	s? Is ther	e anvthing v	ou would l
add to this sectio						
						Y

Section 1 (cont): G finan	eneral av	warenes	s about m	ental he	alth prob	lems and
This section asks you abo know about mental health				sellor and ti	ne financial ir	nstitution staff should
Please rate how important in the guidelines for each	•			, -	nk it is that ea	ch statement be include
Please keep the <u>definitions</u> in mi	nd when answer	ing the question	ns.			
1. The following peo	ple should	be aware	of the effe	cts of the	e person's	
own stigma about the	eir illness (	on their al	oility to dea	ıl with a fi	nancial	
difficulties.						
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	0	O	0	0	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
2. The following peo	ple should	know hov	w to comm	unicate w	ith a	
person who is very d	-					
	Essential	Important	Don't	Unimportant	Should not be included	
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends	$\bigcirc$	C	
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
3. The following peo	nle should	know hov	w to comm	unicate w	ith a	
person who appears	•					
	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends	$\bigcirc$	included	
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
4. The following peo	nle should	he aware	of the mer	ntal healtl	h and	
disability support se	•				ii diid	
•	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor			know/Depends		included	
Financial institution staff	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	
F. The fellowing was		<u> </u>	- 6 41 14 -		4 1	
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man poopio man mo	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor	Losential	portant	know/Depends	Cimiportant	included	
Financial counsellor  Financial institution staff	$\bigcap$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
ss. mondatori otali	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	

6. Do you have any comments on these statements? Is there anything you v	vould like to
add to this section? Please write your suggestions in the box provided.	
	Y

This section asks you about what information the financial counsellor, the financial institution staff, the mental health professional and the suport person should know about mental health problems and financial difficulties.  Please rate how important (from 'essential' to 'should not be included' or 'this is not my area of expertise') you think it is that each statement be included in the guidelines for each of the groups listed in the left hand column.  Please keep the definitions in mind when answering the questions.  1. The following people should know that the cycle of financial difficulties and mental health problems can be intensified for people from culturally and linguistically diverse communities, due to the difficulty of navigating unfamiliar financial and health systems in Australia.  Essential Important Nonethepends Unimportant Should not be included	Section 1 (cont): Ge finan	eneral av	vareness	about m	ental he	alth prob	lems and
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2. The following people should be aware of what a financial administration order is and the implications for the client.    Essential   Important   Don't   Know/Depends   Unimportant   Should not be included	Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
administration order is and the implications for the client.    Essential   Important   Don't   Know/Depends   Unimportant   Should not be included	Mental health professional	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
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		Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	

esponding to the pe	rson's me	ntal health	ı crisis.		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Financial counsellor	$\bigcirc$	$\bigcirc$	C)	$\bigcirc$	niciadea
Mental health professional	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ
6. Do you have any c	omments	on these s	tatement	:? Is there	anything
add to this section?					
			<b>J</b>		•
7. The following peo	nla should	know of th	he nositive	role that	financial
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, ,				-	anu
, ,			cial inclus	-	
institutions can play financial difficulties,				-	Should not be included
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financial difficulties,	e.g. promo	oting <u>finan</u>	cial inclus	ion.	Should not be
financial difficulties,	e.g. promo	oting <u>finan</u>	cial inclus	ion.	Should not be
Financial difficulties,  Financial counsellor  Mental health professional  Support person	e.g. promo	Important	Don't know/Depends	Unimportant	Should not be included
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peop	e.g. promo	Important  O  know that	Don't know/Depends	Unimportant O O O difficultie	Should not be included  O O O O O O O O O O O O O O O O O O
Financial difficulties,  Financial counsellor  Mental health professional  Support person	e.g. promo	Important  Important  Continued the second s	Don't know/Depends	Unimportant  O O O difficultie of their cor	Should not be included  O O O O O O O O O O O O O O O O O O
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following people and a second or a secon	e.g. promo	Important  O  know that	Don't know/Depends  financial be a part of	Unimportant O O O difficultie	Should not be included  O O O O O O O O O O O O O O O O O O
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peoperatively impact the	e.g. promo	Important  Important  Continued the second s	Don't know/Depends  financial be a part of Don't	Unimportant  O O O difficultie of their cor	Should not be included  O O O O O O O O O O O O O O O O O O
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peop negatively impact th  Financial counsellor  Mental health professional	e.g. promo	Important  Important  Control	Don't know/Depends  financial be a part of Don't	Unimportant  O O O difficultie of their cor	Should not be included  O O O O O O O O O O O O O O O O O O
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financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peop negatively impact th  Financial counsellor  Mental health professional	e.g. promo	Important  know that ability to  Important	Don't know/Depends  difinancial be a part of Don't know/Depends	Unimportant  O  difficultie of their con  Unimportant	Should not be included  Should not be included  Should not be included
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peoperatively impact th  Financial counsellor  Mental health professional  Support person  9. The following peoperations	e.g. promo  Essential  ple should e person's  Essential  O  O  ple should	know that	Don't know/Depends  difinancial be a part of Don't know/Depends  a financial be a part of Don't know/Depends  diffinancial be a part of Don't know/Depends	Unimportant  Unimportant  Unimportant  difficultie of their con  Unimportant	Should not be included  s may mmunity. Should not be included  included  included
financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following people and the service of the ser	e.g. promo  Essential  ple should e person's  Essential  O  O  ple should	know that	Don't know/Depends  difinancial be a part of Don't know/Depends  a financial be a part of Don't know/Depends  diffinancial be a part of Don't know/Depends	Unimportant  Unimportant  Unimportant  difficultie of their con  Unimportant	Should not be included  s may mmunity. Should not be included  included  included
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financial difficulties,  Financial counsellor  Mental health professional  Support person  8. The following peop negatively impact th  Financial counsellor  Mental health professional  Support person  9. The following peop will have policies ab financial difficulties.	e.g. promo  Essential  ple should e person's  Essential  o  ple should out assista	know that ability to Important	cial inclus  Don't know/Depends  financial be a part of Don't know/Depends  t most fina eople who	difficultient their continuous are expenses	Should not be included  s may mmunity. Should not be included  itutions riencing  Should not be

Financial institution staff  Support person  Essential Important Don't know/Depends Unimportant included includ	Financial institution staff  Support person  Essential Important Don't know/Depends Unimportant included includ	Essential Important Don't know/Depends Unimportant Should not be included  Financial institution staff O O O O O  Mental health professional O O O O  Support person O O O O  12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included  Financial institution staff O O O O  Support person O O O O  13. Do you have any comments on these statements? Is there anythin	Financial institution staff  Support person  Essential Important Don't know/Depends Unimportant included includ						
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Mental health professional Support person  12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant included financial institution staff  Mental health professional Support person  13. Do you have any comments on these statements? Is there anything the statement in the stat	Mental health professional Support person  12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included financial institution staff  Mental health professional Support person  13. Do you have any comments on these statements? Is there anythin	Mental health professional Support person  12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included financial institution staff  Mental health professional Support person  13. Do you have any comments on these statements? Is there anythin	Mental health professional Support person  12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included  Financial institution staff Mental health professional Support person  13. Do you have any comments on these statements? Is there anythin	illianciai ulliicullies.	Essential	Important		Unimportant	
12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't   Unimportant   Should not be included	12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't know/Depends   Unimportant included	12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't know/Depends   Unimportant   Should not be included	12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included  Financial institution staff O O O O  Mental health professional	Financial institution staff	$\circ$	$\circ$	O	$\circ$	O
12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't know/Depends   Unimportant   Should not be included	12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't know/Depends   Unimportant included   Should not be included	12. The following people should know that many people have limited financial literacy skills.    Essential   Important   Don't know/Depends   Unimportant included   Should not be included	12. The following people should know that many people have limited financial literacy skills.  Essential Important Don't know/Depends Unimportant Should not be included  Financial institution staff O O O O  Mental health professional O O O  Support person O O O  13. Do you have any comments on these statements? Is there anythin	Mental health professional	$\circ$	$\circ$	$\circ$	$\bigcirc$	$\bigcirc$
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Financial institution staff  Mental health professional  Support person  Capable Support person  Essential Important know/Depends Unimportant included  Now/Depends Unimportant included  Now/Depends Unimportant included  O O O O O O O O O O O O O O O O O O O	Financial institution staff  Mental health professional  Support person  Comments on these statements? Is there anythin	Financial institution staff  Mental health professional  Support person  Comments on these statements? Is there anythin	Financial institution staff  Mental health professional  Support person  Comments on these statements? Is there anythin	<u>financial literacy</u> skill	s.		Don't		Should not be
Mental health professional  Support person  O  O  O  O  O  O  O  O  O  O  O  O  O	Mental health professional  Support person  O  O  O  O  O  O  O  O  O  O  O  O  O	Mental health professional  Support person  O  O  O  O  O  O  O  O  O  O  O  O  O	Mental health professional  Support person  O  O  O  O  O  O  O  O  O  O  O  O  O		Essential	Important		Unimportant	
Support person O O O O O O O O O O O O O O O O O O O	Support person	Support person	Support person		$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
13. Do you have any comments on these statements? Is there anythir	13. Do you have any comments on these statements? Is there anythin	13. Do you have any comments on these statements? Is there anythin	13. Do you have any comments on these statements? Is there anythin	·		$\bigcirc$	$\mathcal{O}$		
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Section 1	(cont): G	eneral awa	areness al	bout ment	al health <sub>l</sub>	problems a	and
finan							

This section asks you	u about what information <b>t</b>	the financial	counsellor,	the financial	institution staff	, the mental
health professional	, and the support persor	n should knov	v about menta	al health proble	ems and financial	difficulties.

Please rate how important (from 'essential' to 'should not be included' or 'this is not my area of expertise') you think it is that each statement be included in the guidelines for each of the groups listed in the left hand column.

Please keep the  $\underline{\text{definitions}}$  in mind when answering the questions.

1. The following people should be aware that mental health problems
can contribute to financial difficulties, and vice versa, e.g. failing to
pay bills because of depression, loss of income increasing anxiety
and depression.

	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Financial counsellor	0		0	0	$\bigcirc$
Financial institution staff	$\circ$	$\bigcirc$	$\circ$	$\bigcirc$	$\bigcirc$
Mental health professional	0		0	0	$\bigcirc$
Support person	0	$\circ$	0	$\circ$	0

# 2. The following people should know that overspending and financial difficulties can be a sign of a relapse of the person's mental health problems.

	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Financial counsellor	0	0	0	$\bigcirc$	$\circ$
Financial institution staff	$\circ$	$\bigcirc$	$\circ$	$\bigcirc$	$\circ$
Mental health professional	$\circ$		0	$\bigcirc$	$\bigcirc$
Support person	$\bigcirc$	$\circ$	$\bigcirc$	$\bigcirc$	$\bigcirc$

## 3. The following people should know that the person with mental health problems may have increased medical expenses that limit financial resources.

	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Financial counsellor	0	0	0	$\circ$	$\bigcirc$
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
Mental health professional	$\bigcirc$	$\circ$	$\bigcirc$	$\circ$	$\bigcirc$
Support person	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$

ealth problems may	y incur dek						
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	0	O	0	O		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
Mental health professional	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
Support person	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
. The following peo	ple should	know tha	t the perso	n with fin	ancial		
ifficulties may find i	t difficult t	o pay for t	treatment fo	or their m	ental		
ealth problems, wh	ich may w	orsen the	ir condition	<b>.</b>			
	Essential	Important	Don't	Unimportant	Should not be		
Financial counsellor	$\cap$	$\bigcirc$	know/Depends	$\bigcirc$	included		
Financial institution staff	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$		
Mental health professional	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$		
Support person	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$		
support person	$\cup$	$\cup$	$\cup$	$\cup$	$\cup$		
_						_	ike 1
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dd to this section?  The following peope an important goal	Please wr	ite your s	t financial s	in the bo	nay not	_	ike 1
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The following people an important goal rom mental illness.  Financial counsellor Financial institution staff Mental health professional Support person	Please wr	know tha	t financial sthe early st	in the bo	nay not recovery	_	ike 1

	Essential	Important	Don't	Unimportant	Should not be
Financial counsellor	$\bigcirc$		know/Depends		included
Financial institution staff	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$
Mental health professional	$\tilde{O}$	$\tilde{\bigcirc}$	$\tilde{O}$	$\tilde{O}$	$\tilde{}$
Support person	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$
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	Essential	Important	Don't	Unimportant	Should not be
	Esseritiai	Important	know/Depends	Onlinportant	included
Financial counsellor	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
Financial institution staff	$\cup$	$\bigcirc$	$\mathcal{O}$	$\mathcal{O}$	$\bigcirc$
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Support person	O ople shoul	d know tha	at address	Sing financ	cial
Mental health professional Support person  10. The following per difficulties early may	-		impact or	_	
Support person	-		impact or	_	
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Support person  10. The following per difficulties early may	reduce th	e negative	impact or	n mental h	should not be
Support person  10. The following per difficulties early may	reduce th	e negative	impact or	n mental h	should not be
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ditors.	make it diffic	cult for the persoi	1 to communi	cate with	
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dd to this	section? Ple	ase write your su	ggestions in	the box provide	1.

Section 1 (cont): finan	General av	wareness	about m	ental he	alth prob	lems and
This section asks you about mental health pro				sellor and th	ne financial i	nstitution should know
Please rate how imponsis that each statement	•				-	of expertise') you think it hand column.
Please keep the <u>definitions</u> i	n mind when answer	ing the questions				
1. The financial co	ounsellor sho	uld be fami	liar with t	he followi	ing	
mental health firs	<del>-</del>				J	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Depression	$\bigcirc$		Chlow/Depends	$\bigcirc$	C	
Suicidal thoughts and behaviours	Ö	Ŏ	Ŏ	Ŏ	Ŏ	
Panic attack	0	0	0	0	$\circ$	
Traumatic events	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Problem drug use	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
Problem drinking	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$	
Eating disorders	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
Non-suicidal self-injury	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
Psychosis	0	$\circ$	0	0	$\circ$	
2. The financial co	ounsellor sho	uld be fami	liar with t	he cultura	al .	
considerations of			_			
linguistically dive	rse backgrou	nd.		_		
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3. Do you have an add to this section	_					_
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icidal thoughts and haviours  nic attack  aumatic events  oblem drug use  oblem drinking  on-suicidal self-injury  yochosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  O O You have any comments on these statements? Is there anything you would	ression	pression	Essential Important know/Depends Unimportant included included know/Depends Unimportant included included haviours  Inic attack	Essential Important know/Depends Unimportant included included haviours  Inic attack	pression	pression	Essential Important know/Depends Unimportant included included haviours  Inic attack	Essential Important know/Depends Unimportant included included shaviours  anic attack	pression	Essential Important Unimportant
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nic attack  aumatic events  beliem drug use  beliem drinking  consultation staff who are in customer facing roles  could be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Company to the company to the cultural considerations of working with the cultural considerations of working with the curson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Company to the cultural considerations of working with the session of the cultural considerations of working with the curson from a culturally and linguistically diverse background.	aviours  it attack  umatic events  blem drug use  blem drinking  ing disorders  in-suicidal self-injury  chosis  The financial institution staff who are in customer facing roles  build be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  included  Do you have any comments on these statements? Is there anything you would do to this section? Please write your suggestions in the box provided.	naviours  nic attack  numatic events  noblem drug use  noblem drinking  noblem drug use  no	haviours  Inic attack  Inic att	naviours  Inic attack  Inic att	naviours  nic attack  numatic events  beliem drug use  beliem drinking  chosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would do to this section? Please write your suggestions in the box provided.	nic attack  aumatic events  beliem drug use  beliem drinking  cling disorders  n-suicidal self-injury  vehosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would deto this section? Please write your suggestions in the box provided.	naviours  Inic attack  Inic att	anic attack aumatic events  coblem drug use coblem drinking con-suicidal self-injury cophosis  The financial institution staff who are in customer facing roles could be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included included  Do you have any comments on these statements? Is there anything you would lid to this section? Please write your suggestions in the box provided.	nic attack  aumatic events  beliem drug use  beliem drinking  characteris  characte	ession O O O
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beliem drug use  beliem drinking  ting disorders  characteristic problem drinking  characteristic problem drinking  ting disorders  characteristic problem drinking  cha	blem drug use  blem drinking  ing disorders  -suicidal self-injury  chosis  The financial institution staff who are in customer facing roles  culd be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  included  Do you have any comments on these statements? Is there anything you would be do to this section? Please write your suggestions in the box provided.	beliem drug use  beliem drinking  beliem	oblem drug use oblem drinking oblem	oblem drug use oblem drinking oblem	beliem drug use  beliem drinking  ting disorders  n-suicidal self-injury  yochosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be dead to this section? Please write your suggestions in the box provided.	beliem drug use  beliem drinking  ting disorders  n-suicidal self-injury  yehosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the  rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be dead to this section? Please write your suggestions in the box provided.	oblem drug use oblem drinking oblem	roblem drug use  roblem drinking  ating disorders  ron-suicidal self-injury  sychosis  The financial institution staff who are in customer facing roles  rould be familiar with the cultural considerations of working with the  reson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff who are in customer facing roles  The financial institution staff	beliem drug use  beliem drinking  ting disorders  ting disorders  consuicidal self-injury  yehosis  The financial institution staff who are in customer facing roles  ould be familiar with the cultural considerations of working with the  erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  included  Do you have any comments on these statements? Is there anything you would do to this section? Please write your suggestions in the box provided.	attack
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ould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be do this section? Please write your suggestions in the box provided.	could be familiar with the cultural considerations of working with the reson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  O O O O O O O O O O O O O O O O O O O	ould be familiar with the cultural considerations of working with the rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be did to this section? Please write your suggestions in the box provided.	rould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would lid to this section? Please write your suggestions in the box provided.	rould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would lid to this section? Please write your suggestions in the box provided.	ould be familiar with the cultural considerations of working with the rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be did to this section? Please write your suggestions in the box provided.	ould be familiar with the cultural considerations of working with the rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would be did to this section? Please write your suggestions in the box provided.	rould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would lid to this section? Please write your suggestions in the box provided.	rould be familiar with the cultural considerations of working with the erson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would lid to this section? Please write your suggestions in the box provided.	ould be familiar with the cultural considerations of working with the rson from a culturally and linguistically diverse background.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would do to this section? Please write your suggestions in the box provided.	osis O O O
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<u>▼</u>	<u>▼</u>	<u>*</u>								

Section 2: Specific	mental l	health p	roblems				
This section asks you about the alth professional and difficulties.				•		•	
Please rate how important in the guidelines.	t (from 'esseni	tial' to 'shoul	ld not be includ	ded') you thir	nk it is that ea	ch statement b	e included
Please keep the <u>definitions</u> in m	ind when answer	ing the questio	ns.				
<u>Suicide</u>							
1. The following peo	ple should	be awar	e of the wa	rning sign	s of		
suicide.							
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	0	$\circ$	0	$\circ$	0		
Financial institution staff	Ŏ	Ö	Ō	Ö	Ö		
Support person	$\circ$	$\bigcirc$	$\circ$	$\circ$	$\bigcirc$		
2. The following peo	ple should	be aware	of the risk	factors fo	or suicide.		
<b>5</b> .	<ul><li>Essential</li></ul>	Important	Don't	Unimportant	Should not be		
Financial counsellor			know/Depends		included		
Financial institution staff	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$	$\widetilde{}$		
Support person	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
3. The following peo	nle should	he aware	of the Firs	t Aid Guid	delines for		
Assisting the Person	-		7 01 the <u>1113</u>	Ala Sal			
	Essential	Important	Don't	Unimportant	Should not be		
Financial counsellor			know/Depends		included		
Financial institution staff	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$		
Support person	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ		
1 If the nersen enne	ars to have	o sympto	ms of monte	al illnass	the		
4. If the person apper following people should be should				•			
suicide.	Julu ask til	em n the	y are maving	y thought	3 01		
	Essential	Important	Don't	Unimportant	Should not be		
Financial counsellor			know/Depends		included		

Financial institution staff

Support person

	Esse	ential Importa	Don't nt know/Depe	Unimpor ends	Should notant	
inancial counsellor			O		O	Ju
nancial institution s	taff		Ŏ	Ŏ	Ŏ	
Mental health profess	sional		0	0	0	
Support person		$\circ$	$\circ$	$\circ$	$\circ$	
Do you have	e any commo	ents on thes	e stateme	ents? Is th	ere anyth	ing
dd to this se	ction? Pleas	e write you	r suggesti	ons in the	box provi	ded
The financia	al counsello	r chould rou	tinoly ack	now clien	te if thou	ara
aving though		_	liliely ask	<u>IIEW</u> CIIEI	its ii tiiey d	ai E
		Don't		Should not be	This is not my	/ area
Essential	Important kr	now/Depends	Jnimportant	included	of experti	
$\circ$	O	0	0	$\circ$	$\circ$	
B. The financia	al counsello	r should rea	ulariv ask	all clients	if thev are	<b>e</b>
aving though		-	<b>,</b>			_
Essential		Don't know/De	nonds I Ini	mportant	Should not b	е
Essential	Important	Don't know/De	penas oni	mportant	included	
$\cup$	$\circ$	$\circ$		$\bigcirc$	$\circ$	
	hoolth profe	ssional sho	uld routine	ely ask th	e person	
9. The mental	nearm profe			ghts of su	icide.	
9. <u>The mental</u> with financial	<del>-</del>	f they are ha	iving thou			е
•	<del>-</del>	•		mportant	Should not b	
vith financial	difficulties i	f they are ha				
vith financial	difficulties i	•			Should not b	
Essential	difficulties in Important	Don't know/De	pends Uni	mportant	Should not be included	hing
with financial	Important  or any comm	Don't know/De	pends Uni	mportant  mportant  nents? Is 1	Should not be included  chere anyt	

Section 2 (cont.): S	Specific m	nental he	ealth prob	lems		
This section asks you abo health professional and difficulties.				•		•
Please rate how important in the guidelines.	(from 'essent	iaľ to 'shoul	d not be includ	led') you thir	nk it is that ea	ch statement be included
Please keep the <u>definitions</u> in mi	ind when answeri	ing the questio	ns.			
Bipolar disorder						
1. The following peo disorder to consider signature for large p	setting up	`	•		•	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	0	O	0	O	
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
Mental health professional	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
Support person	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$	
2. The following peo	ple should	be aware	that peopl	e with big	oolar	
disorder are more <u>vı</u>	<u>ılnerable to</u>	problem	n gambling	-		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	0	Ö	0	0	

3. The following people should be aware of how an episode of mania may affect a person's financial circumstances, e.g. not paying bills,

Important

Essential

Don't

know/Depends

Should not be

included

Unimportant

Financial institution staff

Mental health professional

job instability, over-spending.

Support person

Financial counsellor
Financial institution staff
Mental health professional

Support person

them with their support person.  Essential Important Don't know/Depends Unimportant Should not be included  Financial counsellor O O O O O  Mental health professional O O O O  Support person O O O O  Support person O O O O  Support person O O O O O  Support person O O O O O  Support person O O O O O O  Support person O O O O O O O  Support person O O O O O O O O O O O O O O O O O O O
disorder to delay making large purchases until they have discussed them with their support person.    Essential   Important   Don't know/Depends   Unimportant included
disorder to delay making large purchases until they have discussed them with their support person.    Essential   Important   Don't know/Depends   Unimportant included
disorder to delay making large purchases until they have discussed them with their support person.    Essential   Important   Don't know/Depends   Unimportant included
them with their support person.  Essential Important Don't know/Depends Unimportant Should not be included  Financial counsellor O O O O O  Mental health professional O O O O  Support person O O O O  Support person O O O O  Support person O O O O O  Support person O O O O O  Support person O O O O O O  Support person O O O O O O O  Support person O O O O O O O O O O O O O O O O O O O
them with their support person.  Essential Important Don't know/Depends Unimportant Should not be included  Financial counsellor O O O O O  Mental health professional O O O O  Support person O O O O  Support person O O O O  Support person O O O O O  Support person O O O O O  Support person O O O O O O  Support person O O O O O O O  Support person O O O O O O O O O O O O O O O O O O O
them with their support person.  Essential Important Don't know/Depends Unimportant Should not be included  Financial counsellor O O O O  Mental health professional O O O O  Support person O O O O  The following people should advise the person with bipolar
Essential Important Don't know/Depends Unimportant included included  Financial counsellor O O O O O  Mental health professional O O O O  Support person O O O O  The following people should advise the person with bipolar
Financial counsellor  Mental health professional  Support person  Calculated included  Now/Depends  Now/Depends  Important know/Depends  Now/Depends  Now/Depends
Mental health professional Support person  6. The following people should advise the person with bipolar
Support person  6. The following people should advise the person with bipolar
6. The following people should advise the person with bipolar
disorder to avoid gambling altogether.  Essential Important Don't Unimportant Should not be included
Financial counsellor
Mental health professional
Support person O O O
7. If the mental health professional has identified overspending as
being a feature of the person's bipolar disorder, they should ask
about financial difficulties.
Essential Important Don't know/Depends Unimportant included

ver-spending to fee	Essential	Important	Don't	Unimportant	Should not be	
inancial courseller	Essential	Important	know/Depends	Unimportant	included	
nancial counsellor	$\sim$	$\sim$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
nancial institution staff	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	
ental health professional	$\bigcirc$	$\bigcirc$	$\sim$	$\bigcirc$	$\bigcirc$	
upport person	$\cup$	$\cup$	$\cup$	$\cup$	$\cup$	
D. Do you have any	comments	s on these	statemen	ts? Is ther	e anything	you would like
add to this section	n? Please	write you	r suggestic	ons in the	box provide	d.
						<b>Y</b>

Section 3: Sc	reening an	d referral			
person needs to k	know in order to itution staff and		ntal health service	ces, and <b>the menta</b>	on staff, and the suppor I health professional, person to financial
Please rate how in in the guidelines.	nportant (from 'e	essential' to 'should no	t be included') yo	ou think it is that ea	ch statement be include
Please keep the definit	ions in mind when a	answering the questions.			
Screening					
On this page the term 'c		ne people a financial couns ancial difficulties.	ellor works with and	'the person' is the	
1. The financia	l counsellor	should routinely	ask <u>new</u> clie	ents if they	
have <u>ever</u> bee	n diagnosed	with a mental illr	ness.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\circ$	$\circ$	0	$\circ$	
2. The financia	ıl counsellor	should routinely	ask new clie	ents about	
		al health problem	<u> </u>		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\circ$	$\circ$	0	O	
3. The financia	l counsellor	should regularly	ask <i>all</i> clien	ts about	
		al health problem	<del></del>		
Essential	Important	- Don't know/Depends	Unimportant	Should not be	
$\circ$	0	0	0	included	
4. The financia	l counsellor	should routinely	screen for m	ental health	
		/ using a standar			
questionnaire,	e.g. a simpl	e screening tool	that is used t	o measure	
psychological	distress.				
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	0	0	
5. The financia	l counsellor	should regularly	screen for m	ental health	
problems in <u>all</u>	clients by u	ısing a standardi	sed screenin	g	
		e screening tool (	that is used t	o measure	
psychological	distress.			Should not be	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	0	$\circ$	$\circ$	

the person appears to have symptoms of mental health problems, financial counsellor should ask if they have a diagnosis of mental ress.  Essential Important Don't know/Depends Unimportant Should not be included	f the person appears to have symptoms of mental health problems, financial counsellor should ask if they have a diagnosis of mental ess.  Essential Important Don't know/Depends Unimportant Should not be included  f the person appears to have symptoms of mental health problems, financial counsellor should administer a standardised screening estionnaire, e.g. a simple screening tool that is used to measure echological distress.  Essential Important Don't know/Depends Unimportant Should not be included  f the person appears to have symptoms of mental health problems, financial counsellor should ask about current mental health atment.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health atment.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health atment.	f the person appears to have symptoms of mental health problems, financial counsellor should administer a standardised screening estionnaire, e.g. a simple screening tool that is used to measure ychological distress.  Essential Important Don't know/Depends Unimportant Should not be included  f the person appears to have symptoms of mental health problems, financial counsellor should ask about current mental health atment.  Essential Important Don't know/Depends Unimportant Should not be Should not be Should not be Unimportant Should not be Unimportant Should not be Shou	la to this sec	tion? Please	e write your sugg	estions in the	e box provided	
Financial counsellor should ask if they have a diagnosis of mental iss.  Essential Important Don't know/Depends Unimportant Should not be included stream included stream included incl	financial counsellor should ask if they have a diagnosis of mental ess.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health problems, financial counsellor should administer a standardised screening estionnaire, e.g. a simple screening tool that is used to measure echological distress.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health problems, financial counsellor should ask about current mental health atment.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health problems, financial counsellor should ask about current mental health atment.  Essential Important Don't know/Depends Unimportant Should not be included  The person appears to have symptoms of mental health atment.	ess.  Essential Important Don't know/Depends Unimportant Should not be included  f the person appears to have symptoms of mental health problems, efinancial counsellor should administer a standardised screening estionnaire, e.g. a simple screening tool that is used to measure ychological distress.  Essential Important Don't know/Depends Unimportant Should not be included  f the person appears to have symptoms of mental health problems, efinancial counsellor should ask about current mental health atment.  Essential Important Don't know/Depends Unimportant Should not be included  Do you have any comments on these statements? Is there anything you would						4
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		add to this section? Please write your suggestions in the box provided.	Essential  If the persor e financial coeatment.  Essential	Important  appears to counsellor shounded to the counsellor of the	have symptoms of could ask about co	of mental heaurrent mental	included  alth problems, I health  Should not be included	ı vou woul
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Section 3 (cor	it): Scree	ning and	reterral				
•	now in order to	o refer the pers	son to mental he	alth services,	and the menta	on staff, and the supp al health professional person to financial	
Please rate how im in the guidelines.	portant (from	'essential' to 's	should not be in	cluded') you th	nink it is that ea	ch statement be includ	'ea
Please keep the definition	ons in mind wher	n answering the q	uestions.				
1. The following	g people s	hould ask t	he person al	oout menta	l health		
problems in any	-						
difficulties, e.g	. overspen	ding due to	•	ambling pro			
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Financial counsellor	$\circ$	0	$\circ$	$\circ$	$\circ$		
Financial institution staff	0	0	0	$\circ$	0		
2. The following	• • •		-				
person's finance difficulties, so		•	-	-			
necessary.	uiey can re	rei tile per	Son for appro	opiiate auv	ice ii		
necessary.	Facential	l man a mt a m t	Don't	Unimportant	Should not be		
Mandal bankh	Essential	Important	know/Depends	Unimportant	included		
Mental health professional		0	0	0	0		
Support person	$\circ$	0	$\circ$	$\circ$	$\circ$		
3. The followin	• • •	hould disc	ourage the p	erson fron	n ignoring		
their financial d	lifficulties.						
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Mental health professional	0	0	0	0	0		
Support person	$\circ$	$\circ$	$\circ$	$\bigcirc$	$\circ$		
4. Do you have add to this sec	_					you would like to	

Section 3 (co	nt): Screer	ning and referra	al		
person needs to k	know in order to itution staff and		ental health servio	ces, and the menta	on staff, and the suppor Il health professional, person to financial
Please rate how in in the guidelines.	mportant (from 'e	essential' to 'should no	t be included') yo	ou think it is that ea	ch statement be included
Please keep the <u>definit</u>	ions in mind when	answering the questions.			
Referral					
On this page the term 'c		he people a financial couns ancial difficulties.	ellor works with and	'the person' is the	
1. If the persor	n appears to	have mental hea	Ith problems	for which	
they are not re	ceiving treat	tment, <u>the financ</u> i	ial counsello	<u>r</u> should	
advise them to	seek profes	ssional mental he	alth care.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	$\circ$	0	$\circ$	
2. The financia	ıl counsellor	should <u>encourag</u>	ge the person	with mental	
health problen	ns to make t	heir own appointr	nent with a n	nental health	
service.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	$\circ$	0	0	
3. The financia	al counsellor	should <u>help</u> the	person with r	mental health	
problems mak	e an appoint	ment with a ment	tal health ser	vice.	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	0	$\circ$	0	0	
4. The financia	al counsellor	should <i>mak</i> e the	appointmen	t with the	
		he person with m			
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	0	0	0	O	
5. If the persor	n does not w	ish to seek the h	elp of a ment	al health	
-		counsellor shoul	-		
		ealth professional	_	-	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\circ$	0	$\circ$	0	

	, liulii Ficas	e write your sugg	estions in th	e box providea.	
The financia	al counsellor	should encourag	e the person	ı to seek	
		care for any fam	-		
contributing	to financial	difficulties in the	family.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	0	$\circ$	0	$\bigcirc$	
The financia	al counsellor	should know wha	at mental he	alth services	
	their client	•			
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	included	
The finencia					
	<u>ai counseilor</u> ental health s	should provide c	lients with pr	inted material	
			Hainen entent	Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
		or should display	_		
ormation ab	out mental h	nealth services in	their offices.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	$\sim$				

Section 3 (co	nt): Screen	ing and referra	ıl		
person needs to k	now in order to r		ntal health servi	ces, and the menta	on staff, and the support I health professional, person to financial
Please rate how in in the guidelines.	nportant (from 'e	ssential' to 'should no	t be included') y	ou think it is that ea	ch statement be included
Please keep the <u>definiti</u>	ions in mind when a	nswering the questions.			
1. If the financia	al institution	staff suspect tha	at the person	in financial	
difficulties may	/ have menta	al health problem	s, they shou	ld refer them	
	•	rvices, who can a	advocate on	the person's	
behalf and mak	ke an approp	riate referral.		<u>.</u>	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	$\circ$	0	$\bigcirc$	
difficulties tha	t they have n	staff are told by nental health pro ng services, who	blems, they	should refer	
person's behal	f and make a	an appropriate re	ferral.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	0	$\circ$	$\circ$	0	
hardship may l financial couns	nave mental selling servi	staff suspect that health problems ces, who can adv riate referral. ('H	, they should ocate on the	l refer them to e person's	
	on' is being	managed by a fin	-		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	$\circ$	0	$\bigcirc$	
hardship that t them to financ	hey have me	staff are told by ental health probl ng services, who an appropriate re	lems, they sl can advoca	hould refer te on the	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	

5. If the financi	al institution	staff suspects t	he person has	s mental
health problem	ıs, they shou	uld refer the pers	on to the hard	dship team.
Essential	Important	Don't know/Depends	Unimportant	Should not be included
$\circ$	$\bigcirc$	$\circ$	0	0
6. If the persor	n is being ma	anaged by a hard	ship team, th	at team
_	_	to remove the a		
automated col	lection proc	esses.		
Essential	Important	Don't know/Depends	Unimportant	Should not be included
0	$\circ$	0	0	0
7. If a hardshin	team memh	er suspects the	nerson has m	ental health
		ourage them to s		
health profess		•	•	
Essential	Important	Don't know/Depends	Unimportant	Should not be included
$\circ$	0	0	0	O
S Do you have	ony commo	nts on these sta	tomonto? la t	horo opything
		e write your sugg		
	Tioni i icas	o wiite your sugg		c box provided

5	ection 3 (co	nt): Screen	ing and referra			
1	person needs to k	know in order to intuition staff and		ntal health servi	ces, and the menta	on staff, and the support al health professional, person to financial
	Please rate how in n the guidelines.	nportant (from 'e	ssential' to 'should no	t be included') y	ou think it is that ea	ch statement be included
P	lease keep the <u>definit</u>	ions in mind when a	nswering the questions.			
1	. The mental	health profes	ssional should kn	ow what fin	ancial	
C	ounselling se	rvices are av	ailable in their a	rea and how	to access	
t	hem.					
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	0	$\circ$	$\circ$	
2	. The mental	health profes	ssional should pr	ovide the pe	erson with	
p	rinted materia	al about loca	I financial couns	elling servic	es.	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	$\circ$	$\circ$	0	
3	3. The mental	health profes	ssional should di	splay signs a	about financial	
	ounselling se	=				
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	$\circ$	$\circ$	0	
4	. The mental	health profes	ssional should pr	ovide the pe	erson with oral	
i	nformation ab	out financial	counselling serv	ices in their	area.	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	$\circ$	0	0	
5	i. The mental	health profes	ssional should re	fer the perso	on with poor	
	_	<del>-</del>	——— to a financial cou	-	•	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	0	$\circ$	O	
6	i. The mental l	health profes	ssional should ex	plain what f	inancial	
C	ounsellors do	and the pot	ential benefits to	the person.	1	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
	0	$\circ$	0	0	0	

_	-	nts on these state write your sugg			
				•	A Y
8. The mental	health profes	ssional should te	ll the person	that dealing	
	difficulties so	ooner rather than	later may ma	ake it more	
manageable.	loogadaat	Double brook (Double de	Hairra antont	Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
$\cup$	O	O	$\cup$	$\cup$	
9. If the person	n appears to	have financial dif	ficulties, <u>the</u>	mental health	
_	should <u>advise</u>	e them to seek the	<u>e help</u> of a fir	nancial	
counsellor.				Observation and his	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
-		have financial d I <i>make a referral</i> t	· ·		
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\circ$	0	0	0	included	
11 The ments	l hoolth nrofe	essional should h	oln the ners	on propare for	
		h a financial coun			
gather relevan					
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	included	
40 = 1					
·	<del>-</del>	<u>essional</u> and the ovided to the fina	_	_	
	-	ovided to the fina 1's mental health			
•	-	r repay their debt	-		
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\bigcap$			$\bigcap$	included	

13. If the person is unv			talk to a fi	nancial c	ounsellor,	
the mental health prof	<u>essional</u>	should:	Donk		Chauld not be	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Assist the person to identify priority debts (e.g. debts that can lead to loss of home, imprisonment or disconnection of utilities) so that the person or the mental health professional can contact those creditors immediately.	0	0	0	0	0	
Offer to accompany them to appointments with a financial counsellor.	0	0	0	0	0	
Seek the advice of a financial counsellor themselves on behalf of the person.	0	0	0	0	0	
14. Do you have any c	omments	on these	e statemen	ts? Is the	re anything	g you would like
to add to this section?	Please	write you	r suggestio	ns in the	box provid	led.
						~

Section 4: W	orking toge	ether			
	•	information <b>the finan</b> e to get the best outcom			-
Please rate how in the guidelines		essential' to 'should no	t be included') you	ı think it is that ea	ch statement be include
Please keep the <u>defi</u>	<u>nitions</u> in mind when a	answering the questions.			
1. The financ	ial counsellor	should work witl	n the mental h	ealth	
-		whether the pers		nake specific	
decisions co	ncerning their	current financia	situation.	Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
0	0	0	0	0	
2. If the ment	al health profe	<u>essional</u> has prov	ided advice th	at the	
person is una	able to make s	specific decisions	s concerning t	heir current	
	•	vice should be re		•	
or when the p	person's ment	tal condition cha	nges significa	-	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	0	$\circ$	0	0	
3. The menta	l health profe	ssional should fo	llow-up with t	he financial	
counsellor re	egarding the p	erson's progress	s, with the per	son's	
informed con	isent.				
informed con	Important	Don't know/Depends	Unimportant	Should not be included	
		Don't know/Depends	Unimportant		
Essential	Important	0	0	included	
Essential  4. The menta	Important  I health profes	Don't know/Depends  Ssional should for a gray are making wit	llow-up with t	included  he person	
Essential  4. The menta	Important  I health profese progress the	ssional should for are making wit	llow-up with the financial	he person I counsellor. This is not my area	
Essential  4. The mentaregarding the	Important  I health profese progress the	ssional should for a making wit	Ilow-up with t	included  he person counsellor.	
4. The menta regarding the Essential	Important  I health profese progress the Important known in the control of the co	ssional should for y are making with Don't Unimportation Unimportation Control	llow-up with the financial Should not be included	he person I counsellor. This is not my area of expertise	ou would like to
Essential  4. The mentaregarding the Essential  5. Do you have	Important  I health profese progress the Important known comme	ssional should for a sy are making with the symmetry ow/Depends the symmetry of the symmetry ow/Depends the symmetry of the sy	llow-up with the financial Should not be included tements? Is the	included  he person counsellor. This is not my area of expertise  mere anything	
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Essential  4. The mentaregarding the Essential  5. Do you have	Important  I health profese progress the Important known comme	ssional should for a sy are making with the symmetry ow/Depends the symmetry of the symmetry ow/Depends the symmetry of the sy	llow-up with the financial Should not be included tements? Is the	included  he person counsellor. This is not my area of expertise  here anything	
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Essential Important Don't know/Depends Unimportant Should not be included  he financial counsellor and the mental health professional should receive to the person.  Essential Important Don't know/Depends Unimportant Should not be included  he financial counsellor and the mental health professional should aware of and discuss any conflicting priorities between financial treatment goals.  Essential Important Don't know/Depends Unimportant Should not be included include
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e aware of and discuss any conflicting priorities between financial nd treatment goals.    Essential   Important   Don't   Unimportant   Should not be   This is not my of expertise   O   O   O   O
e aware of and discuss any conflicting priorities between financial nd treatment goals.    Essential   Important   Don't   Unimportant   Should not be   This is not my of expertise   O   O   O   O
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vith that person's permission.  Essential Important Don't know/Depends Unimportant Should not be
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0. Do you have any comments on these statements? Is there anyth
o add to this section? Please write your suggestions in the box pro
<ol> <li>Where possible, the mental health professional should offer the pportunity for the financial counsellor to meet with the person at th</li> </ol>
rental health services premises.
Should not be Essential Important Don't know/Depends Unimportant
included

_		ancial counsello health profession	_		
n the financi		_		•	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	0	$\circ$	O	
3. <u>The financ</u>	ial counsello	or, mental health	professional	and the	
		rk with the perso			
pecific suppo nancial decis	_	on needs to enab	le them to ma	ake particular	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
		O	Ommportant	included	
			4 4 4 4 4 4	4. 4.	
_	_	nents on these sta ase write your su			=
					~

Section 5	: The support	person			
	•	t information <b>the finar</b> with mental health pro			erson should know about
Please rate h		'essential' to 'should n	ot be included')	you think it is that ea	ch statement be include
	the questions please ke party representative'.	ep the <u>definitions</u> in mind a	and that 'the support	person' may also be 'the	
•		<u>r</u> should be awar ced by their supp	-	erson's financial	
Essential	_	Don't know/Depends	Unimportant	Should not be	
Essential	Important	Don't know/Depends	Onimportant	included	
	O	O	O	O	
·		<u>r</u> should conside	_	th the person's	
	•	person's permiss			
Essenti	al Imp	portant Don't kr	now/Depends	Unimportant	
•		<u>r</u> should conside	r working wi	ith the person's	
Support pe	•	person <u>present.</u> Portant Don't kr	now/Depends	Unimportant	
	u. (	Don't ki	O	O	
1 The fine	maial agunaella		wa tha nava	er te diseuse	
•		<u>r</u> should encoura with their suppor	-	on to discuss	
		Don't know/Depends	-	Should not be	
Essential	Important	Don't know/Depends	Onlinportant	included	
$\cup$	O	O	O	O	
5. The fina	ncial counsello	<u>r</u> should encoura	ge the perso	on to seek the	
		ily or friends in m	nanaging fina	ancial	
difficulties	•			Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
$\circ$	$\circ$	$\circ$	0	$\circ$	
6. The fina	ncial counsello	r should advise tl	he person th	at their family	
and friend	s are under no	– obligation to prov	ride financia	l support.	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\circ$	$\circ$	$\bigcirc$	C	
	0	O		O	

Should not be included  you have any comments on these statements? Is there anything to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to this section? Please write your suggestions in the box provide to the provide the provide the financial tution and the financial counsellor.  Should not be included to the person with the support person should proactively provide the person with the support person should proactively provide the person with the support person should proactively provide the person with the support person should be aware of the financial behaviours may indicate the person is becoming unwell.  Should not be included to the support person should reassure the person that there is no thing as unsolvable financial difficulties.	ations, e.g. when emotional support is needed, when there is are eased risk of overspending or when they are short of money.  Essential Important Don't know/Depends Unimportant Should not be included on the included of the	when emotional support is needed, when there is a for overspending or when they are short of money.  Important  Don't know/Depends  Unimportant  Should not included  any comments on these statements? Is there anytetion? Please write your suggestions in the box proving the statements.	emotional support is needed, when there is spending or when they are short of money.  In Don't know/Depends Unimportant Should no include of the control of
The support person should offer the person practical help with ancial matters, e.g. assisting with budgeting, setting up automatic payments and attending appointments with the financial titution and the financial counsellor.  Essential Important Don't know/Depends Unimportant Should not be included	Essential Important Don't know/Depends Unimportant Should not be included to this section? Please write your suggestions in the box provide the parameters, e.g. assisting with budgeting, setting up automatic titution and the financial counsellor.  Essential Important Don't know/Depends Unimportant Should not be included to the counsellor.  The support person should proactively provide the person with ctical help with financial matters, e.g. assisting with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with	Important Don't know/Depends Unimportant Should not included any comments on these statements? Is there anytection? Please write your suggestions in the box provents.	mments on these statements? Is there any lease write your suggestions in the box pro
Do you have any comments on these statements? Is there anything d to this section? Please write your suggestions in the box provide  The support person should offer the person practical help with ancial matters, e.g. assisting with budgeting, setting up automatical payments and attending appointments with the financial cititution and the financial counsellor.  Essential Important Don't know/Depends Unimportant Should not be included include	The support person should proactively provide the person with ctical help with financial matters, e.g. assisting with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with budgeting, ting up automatic bill payments, attending appointments with	Important Don't know/Depends Unimportant included of the comments on these statements? Is there anytication? Please write your suggestions in the box proving the comments of	mments on these statements? Is there any lease write your suggestions in the box pro
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13. Do you have any comments on these statements? Is there anything you would like	
to add to this section? Please write your suggestions in the box provided.	

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Section 6 (cont):						
	: Disclos	ure				
This section asks you problems to a financial		nformation <b>the fin</b>	ancial coun	sellor shoul	d know about	disclosing mental
Please rate how importing the guidelines.	tant (from 'es	ssential' to 'should	not be inclu	ded') you thir	nk it is that ea	ch statement be ir
Please keep the <u>definitions</u> i	in mind when ai	nswering the questions	S.			
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add to this sec					
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understand the difficulties.	e impact of n	nental health pro	blems on fina	ancial	
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11. Do you hav	e any comme	nts on these sta	itements? Is	there anything	you would like
to add to this s	section? Pleas	se write your su	ggestions in t	the box provid	ed.
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Section 6 (co	nt): Disclos	sure			
This section asks health problems to	•	information <b>the financ</b> tution.	cial institution s	staff should know ab	out disclosing mental
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Please keep the <u>definit</u>	tions in mind when a	nswering the questions.			
In this section the term of mental health proble		telling someone else or an	institution about the	e presence or the details	
1. The financia	l institution s	staff should make	e the person	with financial	
difficulties aw	are that if the	ey disclose menta	al health pro	blems to the	
	•	ll assist the finan			
reach the mos	t suitable sol	ution to their fina	ıncial difficu		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	$\circ$	$\bigcirc$	
2. When a pers	on with final	ncial difficulties (	discloses me	ental health	
-		itution staff shou			
		use by other staf	-		
their case.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	$\circ$	0	$\circ$	O	
3. When a pers	on with final	ncial difficulties (	discloses me	ental health	
•		itution staff shou			
they may be as	sked to provi	de evidence of th	neir mental h	nealth	
problems.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	$\circ$	$\circ$	$\circ$	O	
4. When a pers	son with final	ncial difficulties (	discloses me	ental health	
-		itution staff shou			
information wi			•		
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	included	

auu to tiiis set	TIAN' DIASC	a writa valir elidd	octione in th	e box provide
	,tioni ricasi	e write your sugg	estions in th	e box provide
6. When a pers	on with fina	ncial difficulties h	nas mental he	ealth
	, -	nancial institution		
	should ens	ure that the recor	ded informat	ion is still
current.  Essential	Important	Don't know/Depends	Unimportant	Should not be
Essential	Important	Don't know/Depends	Onimportant	included
O	O	O	O	O
	-	roblem has been	, <u> </u>	
	_	iew the person's	situation pric	or to the end
of any hardshi		•		Should not be
Essential	Important	Don't know/Depends	Unimportant	included
O	O	O	O	O
	_	ould not sell or re		
	-	oblems. (Sale of		
-		nother company. collect the debt o		
nstitution's be		ooncot the debt (	in the imane.	u.
Essential	Important	Don't know/Depends	Unimportant	Should not be included
$\bigcirc$	$\circ$	$\circ$	0	0
). If a person h	as disclose	d mental health p	roblems and	gives
-		tution staff should		•
	passed on ir	n the event of any	sale or refer	ral of debt.
information is	•			
information is  Essential	Important	Don't know/Depends	Unimportant	Should not be included

10. Do you have any comments on these statements? Is there anything you would like
to add to this section? Please write your suggestions in the box provided.

Section 6 (co	nt): Disclo	sure			
This section asks the health problems to			al health profes	sional should know	v about disclosing menta
Please rate how in in the guidelines.	nportant (from 'e	essential' to 'should no	t be included') yo	ou think it is that ea	ch statement be include
Please keep the <u>definit</u>	ions in mind when a	answering the questions.			
In this section the term 'of mental health proble		o telling someone else or an	institution about the	presence or the details	
		<u>ssional</u> should er		-	
	_	contact their fina		tion as soon	
_		erience financial (		Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
2. The mental	health profe	<u>ssional</u> should be	aware that t	ailored	
	•	th financial instit	utions are po	ssible for	
people with mo	ental problei	ms.		Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
$\circ$	0	$\circ$	0	$\circ$	
3. The mental	health profe	ssional should off	er to write a	letter that the	
person can giv	e to the fina	ncial insitution s	tating how th	eir mental	
health problem	ns have an in	npact on their ab	ility to manag	je their	
finances.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
4. Do you have	any comme	ents on these sta	tements? Is t	here anything	you would like to
		e write your sugg			
					~

Section 7: Do	cumentati	on			
health profession	<b>nal</b> should know ulties and assist	information <b>the financ</b> about documentation in communication bet	that might bene	fit the person with me	
Please rate how in in the guidelines.	nportant (from 'e	essential' to 'should no	t be included') y	ou think it is that each	h statement be include
Please keep the definit	ions in mind when a	answering the questions.			
are unable to make their	r own decisions due nich they will be use	is a document describing ho e to their present state of illn ed and who will take the vari ly unwell.)	ess. Advance direct	tives should specify the	
1. The financia	l counsellor	should offer to w	vork with the	e person and	
their support p	erson to de	velop an advance	e directive a	bout handling	
financial diffic	ulties arising	g from future illne	ss-related be		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	$\circ$	$\circ$	$\circ$	$\bigcirc$	
support person	n to develop	should <u>work</u> wit an advance dire g from future illne	ctive about	handling	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
$\bigcirc$	$\circ$	$\circ$	$\circ$	included	
3 Do you have	any comme	ents on these stat	tomonts? Is:	there anything y	ou would like to
		e write your sugg			ou would like to
4. The mental l	health profe	ssional should <i>of</i>	fer to work v	vith the person	
and their supp	ort person t	o develop an adv	ance directi	ve about	
handling financ	cial difficulti	ies arising from fu	ıture illness-	related	
behaviour.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\circ$	$\circ$	0	$\bigcirc$	

their support person to develop an advance directive about handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be included included Should not be statements? Is there anything add to this section? Please write your suggestions in the box provided should work together with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be included			ssional should <u>w</u>		-
Essential Important Don't know/Depends Unimportant Should not be included  6. Do you have any comments on these statements? Is there anything add to this section? Please write your suggestions in the box provided.  7. The financial counsellor and the mental health professional should should work together with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be			_		_
7. The financial counsellor and the mental health professional should should work together with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be					
7. The financial counsellor and the mental health professional should should work together with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be	Essential	Important	Don't know/Depends	Unimportant	
The financial counsellor and the mental health professional should hould work together with the person and their support person to levelop an advance directive that would include handling financial lifficulties arising from future illness-related behaviour.  Should not be	O	$\circ$	O	$\circ$	$\circ$
. The financial counsellor and the mental health professional should hould work together with the person and their support person to evelop an advance directive that would include handling financial ifficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant	_	_			
should <u>work together</u> with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be	idd to this sec	tion? Please	e write your sugg	estions in th	e box provide
should <u>work together</u> with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be					
should <u>work together</u> with the person and their support person to develop an advance directive that would include handling financial difficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be					
evelop an advance directive that would include handling financial ifficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be	. <u>The financia</u>	l counsellor	and the mental h	ealth profess	sional should
lifficulties arising from future illness-related behaviour.  Essential Important Don't know/Depends Unimportant Should not be	hould <u>work to</u>	<i>gether</i> with	the person and t	heir support	person to
Should not be Essential Important Don't know/Depends Unimportant	-				g financial
Essential Important Don't know/Depends Unimportant	lifficulties aris	ing from futi	ure illness-relate	d behaviour.	Chauld not be
	Facential	Important	Double know/Donondo	l lucius autout	Should not be
	Essential	important	Don't know/Depends	Unimportant	included
	Essential	О	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	On t know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included
	Essential	O	Ont know/Depends	Onimportant	included

	Essential	Important	Don't	Unimportant	Should not be included	
Allowing the support person to nanage the finances.	0	0	O	0	O	
Restricting internet access in order to prevent overspending, e.g. online shopping and pambling.	0	0	0	0	0	
Restricting or denying access to arious sources of funds, e.g. aredit cards or ATM cards.		0	0	0	0	
Restricting access to transport, e.g. taking away car keys so the terson can't go shopping.	0	0	0	0	0	
Restricting access to phone use e.g. paid phone services.	, (	0	0	0	0	
Agreeing on a regular	$\bigcirc$	0	$\bigcirc$	$\circ$	$\bigcirc$	
Cancelling credit cards	0	0	0	0	0	
Monitoring mail to ensure offers		$\circ$	$\circ$	$\circ$	0	
Requests for actions to be taker by the financial institutions, e.go suspension of credit card when the atterns of spending are sunusual.		0	0	0	0	
. Do you have any o						
0. <u>The financial inst</u> irective is and how			now what	an advar	nce	
irective is and how	to act up		now what	Si	hould not be	
irective is and how	to act up	on it.		Si		
Essential Imp	to act up	on it.	Unimpor	tant SI	hould not be included	
Essential Imp  (1. Financial institut	to act up  portant  tions shou	on it.  Don't know/Depends  uld have poli	Unimpor	tant SI	hould not be included	
Essential Imp  C  1. Financial institute ealing with advance	to act up  portant  tions should be directive.	on it.  Don't know/Depends  uld have poli	Unimpor	tant SI	hould not be included	

12. Do you have any comments on these statements? Is there anything you to add to this section? Please write your suggestions in the box provided.	would like
	<u>~</u>

Section 7 (con	nt): Docun	nentation				
	<b>al</b> should know Ities and assis	w about document	tation that m	ight benefit th	e person with m	n staff and mental ental health problems ental health professional
Please rate how im	portant (from '	essential' to 'shou	uld not be in	cludeď) you tl	hink it is that ead	ch statement be included
Please keep the <u>definition</u>	ons in mind when	answering the questi	ions.			
Power of Attorney						
1. The following	g people si	nould encoura	age the po	erson to ar	range for	
financial power	of attorne	y <b>.</b>	-		_	
	Essential	Important kn	Don't	Unimportant	Should not be included	
Financial counsellor	0	0		0	O	
Financial institution staff	0	0	0	$\bigcirc$	$\circ$	
Mental health professional	0	0	0	0	0	
Support person	$\circ$	$\circ$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
2. Where possil	ble, <u>the fin</u>	ancial counse	llor, ment	al health p	rofessional	
and support pe	erson shou	ld work togetl	her with t	he person	and other	
appropriate pro	ofessionals	when making	g a decisi	on about p	ower of	
attorney.					Should not be	
Essential	Important	Don't know/Depe	nds Unin	nportant	included	
$\circ$	$\circ$	O	(	$\mathcal{I}$	$\circ$	
3. Do you have	any comm	ents on these	stateme	nts? Is the	re anything y	ou would like to
add to this sec	tion? Pleas	se write your s	suggestio	ns in the b	ox provided	
						▼
Financial Administration with a mental incapacity.	<del></del>	nistration Order is a le	egal order to ap	point an adminis	trator to make finan	cial decisions for a person

financial institu	ıtion.	-			and the	
	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor			know/Depends		included	
Financial institution staff	Ö	Ŏ	Ŏ	Ŏ	Ö	
Mental health professional	0	0	0	0	$\circ$	
Support person	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
5. The following administration decisions caus the person and	order when	n they believ al harm, who	e the pers	on continu le in consul		
the person and	Essential	Important	Don't	• Unimportant	Should not be	
Financial counsellor	0	0	know/Depends		included	
Mental health professional	$\circ$	$\circ$	0	$\circ$	$\circ$	
Support person	0	0	0	0	0	
add to this sec	tion? Pleas	e write you	r suggestic	ons in the b	ox provided	
<del></del>	l be a stanc	lardised for	m that is fi	lled out by	the <u>mental</u>	
Forms	l be a stanc	lardised for	m that is fi	lled out by	the <u>mental</u>	
<del>-orms</del> 7. There should health professi	l be a stanc	lardised for	m that is fi	lled out by	the <u>mental</u>	
-orms 7. There should health professi people:	l be a stand onal to ass	lardised fori	m that is fi	lled out by of the follo	the <u>mental</u> wing	
7. There should health professi people:  Essential  S. Financial instantial with a history on the properture of the profession of the prof	I be a standonal to associate t	lardised formist the under Don't know/De Could have a salth problem of contac	m that is fi erstanding epends Unit a standard ms and fina t who can	lled out by of the follo	the mental wing  Should not be included  ing people ulties to	
7. There should health professi people:  Essential  8. Financial instantial with a history on the communication of	I be a standonal to associate t	lardised formist the under Don't know/De Could have a ealth problem of contactine acutely under the ac	m that is fi erstanding epends Unit a standard ms and fina it who can nwell.	lled out by of the follomportant  form allowancial difficunegotiate o	the mental wing  Should not be included  ing people ulties to	
forms  7. There should health professi people:  Essential  O  8. Financial instantial in	I be a standonal to associate t	lardised formist the under Don't know/De Could have a salth problem of contac	m that is fi erstanding epends Unit a standard ms and fina it who can nwell.	lled out by of the follo	the mental wing  Should not be included  ing people ulties to on their	

## **Section 7 (cont): Documentation**

This section asks you about what information **the financial counsellor, financial institution staff** and **mental health professional** should know about documentation that might benefit the person with mental health problems and financial difficulties and assist in communication between the financial counsellor, the mental health professional and the financial institution.

Please rate how important (from 'essential' to 'should not be included') you think it is that each statement be included in the guidelines.

Please keep the definitions in mind when answering the questions.

## **Debt and Mental Illness Evidence Form**

The following questions are about whether there should be a standardised Debt and Mental Illness Evidence Form that a mental health professional can use to communicate information about a person's mental health problems to financial counsellors and financial institutions. Such a form may benefit the person with mental health problems and financial difficulties in that it will allow the financial counsellor and the financial institution staff to find the most appropriate solution to the person's financial difficulties. It should be noted that the information on the form may be considered by the financial institution to determine the person's suitability for future borrowing.

## 1. The following information should be included in a Debt and Mental **Illness Evidence Form:** This is not Should not Don't Unimportant be included my area of Essential Important know/Depends expertise Name, contact details and profession of the person requesting that the form be completed, e.g. financial institution staff, the financial counsellor. Signature of the mental health professional. A disclosure statement indicating what this form could be used for in the future. Details about the mental health problems of the person. Details of how the mental health problems affect the person's ability to resolve their current financial difficulties. Details of the treatment/support the person is receiving with regards to their financial difficulties. Details of the treatment/support the person is receiving with regards to their mental health problems. Any factors that may be relevant to communicating effectively with the person about their financial difficulties, e.g. preferred mode of communication, comprehension problems. The person's capacity for and level of understanding. The person's capacity for decision making. Details about when the person's mental health problems started. Details about whether their mental health problems are ongoing. Details of when treatment started and whether it is ongoing. Details of how long the condition is likely to last. An option for the mental health professional to provide any additional relevant information. A statement about how long the information on the form is valid Option for listing an authorised

financial institution cathey are unable to coperson.										
Option for authorising institutions to contact health professional if unable to contact the their authorised party representative.	t the mental they are person or	)	0	0	С	)	0	0		
The person's signatur the person's informed give this form to the f institution and the fin counsellor.	consent to financial		0	0	С	)	0	0		
Please provide any ad	dditional informati	ion you be	lieve shoul	ld be inclu	ded:					
2. <u>The financia</u> problems to ol		<del></del>								
professional.	otam tins c	ompie	ieu ioii			iciitai	licait	••		
Essential	Important	Dor	ı't know/Dep	pends	Unimporta	ant		d not be luded		
$\bigcirc$	$\circ$		0		0		(	$\supset$		
problems to o	btain this c	omple	ted forr	m from	their m	ental	healt	h	r	
3. <u>The financia</u> problems to ol professional, <u>y</u> outcome from	btain this c when proof	omplet of cor	ted form	m from	their m	ental	healt	h	<u>r</u>	
problems to ol professional, y	btain this c when proof	ompletof of cor	ted forr idition itution.	m from is requ	their m	ental <u>obtai</u>	healt	h	<u>r</u>	
problems to ol professional, y putcome from	btain this c when proof the financi	ompletof of cor	ted forr idition itution.	m from is requ	their m uired to	ental <u>obtai</u>	healt	h articula d not be	<u>r</u>	
problems to ole professional, youtcome from Essential	btain this c when proof the financi	omplet of cor al inst	ted form dition itution. o't know/Dep	m from is requ	uired to Unimporta	obtai	healt n a pa Shoul inc	h erticula d not be luded		uld like
problems to ol professional, y outcome from	btain this c when proof the financi Important  a any comn	omplet of cor al inst	ted form dition itution. I't know/Dep	m from is requ pends	uired to  Unimporta	ental obtai  ant  ? Is th	healt n a pa Shoul inc (	h nrticula d not be luded nything	j you wo	uld like
problems to observed to observe the professional, your come from Essential  4. Do you have	btain this c when proof the financi Important  a any comn	omplet of cor al inst	ted form dition itution. I't know/Dep	m from is requ pends	uired to  Unimporta	ental obtai  ant  ? Is th	healt n a pa Shoul inc (	h nrticula d not be luded nything	j you wo	uld like
problems to observed to observe the professional, your come from Essential  4. Do you have	the financi  Important  e any comn ction? Plea	ompleted for constant of const	ted formadition. itution. it know/Depon thes te your	m from is requ pends se state r sugge	Unimporta  Unimporta  ements estions	nental obtai ant  Pls the	Should income a show per this cies.	d not be luded nything provide	j you wo	uld like
problems to ole professional, youtcome from Essential  4. Do you have add to this see	the financi  Important  e any comn ction? Plea	ompleted for correct of correct o	ted formadition. itution. it know/Depon thes te your	m from is requ pends se state r sugge	Unimporta  Unimporta  ements estions	nental obtai ant  Is the in the in the in the in the in the in the interval in	should income a show per show	d not be luded  nything	j you wo	ald like

6. The mental health professional should complete this form when the								
information is	requested by	y a financial cour	nsellor.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
0	0	0	0	0				
7. <u>The mental l</u>	health profes	ssional should co	mplete this f	orm when the				
information is	requested by	y a financial insti	tution.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
0	$\circ$	$\circ$	0	0				
8. <u>The mental l</u>	health profes	ssional should giv	ve this comp	leted form to				
the person to <sub>l</sub>	pass on to <u>t/</u>	ne financial couns	sellor.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
0	$\circ$	0	0	0				
9. <u>The mental l</u>	nealth profes	ssional should giv	ve this comp	leted form to				
the person to <sub>l</sub>	pass on to <u>t</u>	<u>ne financial institu</u>	ution.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
$\circ$	$\circ$	$\circ$	0	0				
10. <u>The mental</u>	health profe	essional should g	ive this com	pleted form				
directly to <u>the r</u>	lirectly to <u>the financial counsellor</u> , with the person's permission.							
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
$\circ$	$\circ$	$\circ$	0	0				
11. <u>The mental</u>	health profe	essional should g	ive this com	pleted form				
directly to <u>the r</u>	financial inst	<u>titution</u> , with the	person's perr	nission.				
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
$\circ$	$\circ$	0	0	0				
12. The mental	health profe	<u>essional</u> should r	eview this fo	rm annually				
and resubmit it	t if needed.							
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
$\circ$	$\circ$	$\circ$	0	O				
13. The mental	health profe	essional should r	eview this fo	rm every 6				
months after in	nitial comple	tion and resubmi	t it if needed.	ı				
Essential	Important	Don't know/Depends	Unimportant	Should not be included				
	_	_		$\sim$				

14. The mental	l health prof	<u>essional</u> shou	ıld revie	w this form	when the
person's ment	al health pro	oblems chang	e and re	esubmit it if	needed.
Essential	Important	Don't know/Deper	nds Ur	nimportant	Should not be included
0	0	0		0	$\circ$
15. Do you hav	e any comm	nents on thes	e stater	nents? Is th	ere anything
to add to this s	section? Ple	ase write you	ır sugge	estions in th	e box provid
16. If there is a completing the				health prof	essional
completing the	Essential	Important .	Don't	Unimportant	Should not be
The financial	Esseritial	kno	ow/Depends	Onimportant	included
counsellor					
The financial institution	<u> </u>	0	0	0	0
The mental health professional (i.e. waive cost)	0	0	0	0	0
The person	$\bigcirc$	$\circ$	$\bigcirc$	$\bigcirc$	$\circ$
17. <u>Financial in</u>	<u>ıstitutions</u> s	hould develop	o, in col	laboration v	vith mental
health profess	ionals and f	inancial coun	sellors,	a policy ab	out which
types of health	-	-			mpact of
mental health	-				Should not be
Essential	Important	Don't know/Deper	nds Ur	nimportant	included
$\circ$	$\circ$	$\circ$		$\circ$	$\circ$
18. Do you hav	e any comm	nents on thes	e stater	nents? Is th	ere anything
to add to this s	section? Ple	ase write you	ır sugge	estions in th	e box provid

Section 8: Act	tions to he	lp the person			
-				and <b>mental health pro</b> ental health problems a	
Please rate how im in the guidelines.	portant (from 'e	ssential' to 'should no	t be included') yo	ou think it is that each s	statement be include
Please keep the <u>definition</u>	ons in mind when a	answering the questions.			
1. The financial	counsellor	should help the p	person to pre	event future	
	_	rking out how the and other behavi		-	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	$\circ$	$\circ$	0	$\circ$	
2. The financial	counsellor	should help the	person work	out their own	
		that they may be	e at risk of re	lapse of	
mental health p	roblems.			Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	$\circ$	O	O	$\circ$	
•		should use appro		•	
strategies to he associated with		on to deal with ar	ny mental hea	alth problems	
				Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
•		should help the	•		
	·	ancial distress an		Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
		ents on these state write your sugg		here anything you e box provided.	u would like to
					<u>~</u>

	5. The financial counsellor should advise the person to use the ollowing strategies to help cope with strong/unhelpful emotions							
related to their menta	-	-		-				
	Essential	Important k	Don't now/Depends	Unimportant	Should not be included			
Write down their worries and concerns.	0	0	0	0	0			
Take a <u>problem solving</u> <u>approach</u> to address their worries and concerns.	0	0	0	0	0			
Identify the specific feelings they are experiencing and the concern/worry that may be underlying each of these feelings, e.g. worried about not being able to pay the rent or mortgage, or ashamed about losing their job.	0	0	0	0	0			
Identify friends and family members who they can talk to and who will help them to remain positive.	0	0	0	0	0			
Maintain a balanced diet and get some regular exercise.	0	0	0	0	0			
Avoid drugs and alcohol.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$			
If they have a pre-existing medical condition that may be aggravated by stress, encourage them to talk to their doctor.	0	0	0	0	0			
Be aware that recovery from a significant stress takes time.	$\circ$	0	$\circ$	$\circ$	$\bigcirc$			
Recall a past difficult situation that they overcame and identify what worked then and apply it to the current situation.	0	0	0	0	0			
Please provide any other additiona	l strategies:							
		<b>A</b>						
		~						
7. The financial counsellor should allow extra time when working with the person with mental health problems, e.g. flexible approach to appointments, number of sessions, length of appointments.								
Essential Import	ant Do	n't know/Depends	Unimport	ant	ould not be ncluded			
O C	)	$\circ$	0		0			
8. <u>The financial couns</u>	<u>ellor</u> sho	uld work wi	th the me	ntal healt	h			
professional to detern financial situation.	nine the <sub>l</sub>	person's ca <sub>l</sub>	pacity to	understan	d their			
Essential Import	tant Do	n't know/Depends	Unimport	ant	ould not be			
O C	)	0	0		O			
		<u>-</u>						

Essential Important know/Depends Unimportant included billity to engage meaningfully ith financial institutions.  bility to implement realistic O O O O O O O O O O O O O O O O O O O	orking with the p	erson to de	evelop finan		yies:	Charlet t l-
Ability to implement realistic prepayment plans.  Long-term impact of the mental plans.  The person's capacity for and level of understanding.  The person's capacity for places of decision making.  Please provide any additional considerations:  O. The financial counsellor should be aware that people with mental nealth problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be included inclu		Essential	Important	Don't know/Depends	Unimportant	Should not be included
Long-term impact of the mental O O O O O O O O O O O O O O O O O O O	Ability to engage meaningfu with financial institutions.	ully	$\circ$	0	0	0
The person's capacity for and level of understanding.  The person's capacity for decision making.  Please provide any additional considerations:  10. The financial counsellor should be aware that people with mental health problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be	Ability to implement realistic repayment plans.		$\circ$	$\circ$	$\bigcirc$	$\circ$
The person's capacity for decision making.  Please provide any additional considerations:  10. The financial counsellor should be aware that people with mental health problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be included  11. Do you have any comments on these statements? Is there anythin	Long-term impact of the mer illness.	ntal O	$\circ$	0	0	0
Please provide any additional considerations:  10. The financial counsellor should be aware that people with mental nealth problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be included  11. Do you have any comments on these statements? Is there anythin	The person's capacity for and level of understanding.		$\circ$	$\circ$	$\bigcirc$	$\circ$
10. The financial counsellor should be aware that people with mental nealth problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be included  11. Do you have any comments on these statements? Is there anythin	The person's capacity for decision making.	0	0	0	0	0
The alth problems may have memory and concentration problems.  Essential Important Don't know/Depends Unimportant Should not be included  O O O O O O O O O O O O O O O O O O O	Please provide any additional	I considerations:				
Essential Important Don't know/Depends Unimportant Should not be included  1. Do you have any comments on these statements? Is there anythin						
Essential Important Don't know/Depends Unimportant included  O O O O O  11. Do you have any comments on these statements? Is there anythin	nealth problems m	ay have me	_		St	
			> It I /D I	s Unimpor	tant	iodia fiot DE
-	Essential I	mportant [	Jon't know/Depends	o ommpon		included
	O I1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin
	O I1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin
	O I1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin
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	O I1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin
	O I1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin
	1. Do you have an	ony commen	ts on these	○ statement	ts? Is the	e anythin

Section 8 (cont):	Actions	to help the	person			
This section asks you al about specific actions the						tution staff should know financial difficulties.
Please rate how importa in the guidelines.	ant (from 'es	ssential' to 'should	l not be includ	eď) you th	ink it is that ea	ch statement be include
Please keep the <u>definitions</u> in	mind when ar	nswering the question	s.			
1. The financial inst	titution s	taff should wo	ork with the	e financi	al	
counsellor to deter	rmine the	e person's cap	acity to un	derstan	d their	
financial situation.						
Essential Ir	mportant	Don't know/Depends	s Unimporta	ant	Should not be included	
0	0	$\circ$	0		0	
2. The financial inst	titution s	taff should as	k the perso	on how t	their	
mental health prob			-			
Essential II	mportant	Don't know/Depends	s Unimporta	ant	Should not be included	
$\circ$	0	0	0		O	
3. If an authorised	third part	tv (e.g. a finan	cial couns	ellor) is i	not acting	
for the person, the	-			•	•	
mental health prof						
understand their fi	nancial s	ituation.				
Essential II	mportant	Don't know/Depends	s Unimporta	ant	Should not be included	
0	0	0	0		$\circ$	
4. When the financi	ial institu	ition staff is w	orking with	ı the me	ntal health	
professional to det			_			
should be address	ed:					
	Essent	ial Important	Don't know/Depends	Unimportant	Should not be included	
Ability to engage meaningful with financial institutions.	lly O	0	O	0	0	
Implement repayment plans.	O	Q	Q	O	Q	
Long-term impact of the men illness.	ıtal 🔘	0	0	0	0	
The person's capacity for and level of understanding.	0	0	0	0	0	
The person's capacity for decision making.	0	0	0	0	0	

-	_	ents on these stat e write your sugg		
The financia	l institution	should follow the	e hardship pr	•
		Code of Banking		Should not be
Essential	Important	Don't know/Depends	Unimportant	included
$\cup$	$\cup$	$\cup$	$\cup$	$\cup$
The financia	l institution :	staff should adop	t a respectfu	I and positive
proach whe	n working w	ith the person wi	th mental he	alth problems.
Essential	Important	Don't know/Depends	Unimportant	Should not be included
$\circ$	$\circ$	$\circ$	0	0
	_	tips and tools for the control of th	financial mai	Should not be
$\bigcirc$				included
	opriate, <u>the f</u> find a suppo	inancial institution rt person.  Don't know/Depends	n staff shoul	d encourage  Should not be included
0	0	0	0	O
. The financi	al institution	staff should sus	pend collecti	on activity to
	n sufficient t	time to consult a		nsellor or
Essential	Important	Don't know/Depends	Unimportant	Should not be included
0	$\bigcirc$	$\circ$	0	$\circ$
oblems shou	ıld come to a	staff and the per an agreement abo	out what is su	ıfficient time
Essential	Important	sellor or mental h	Unimportant	Should not be
Loodiillai	πηροπαπι	Don't know/Dehenra	ommportant	included

2. If the pers	on with discl	sed mental hea	Ith problems i	is not	
dhering to ar	rangements t	ailored to their s	ituation, ther	the financial	
stitution staf	ff can implem	ent normal debt	recovery pro	cedures.	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	included	
					_
=	=			there anything yo	
add to this	section? Plea	ise write your su	iggestions in	the box provided	
					~

	Essential	Important	Don't know/Depends	Unimportant	Should not be included					
Not sell debt to third parties.	0	0	O	0	0					
Encourage authorised third party representation, e.g. a professional, such as a community lawyer or financial counsellor, advocating on their behalf.	0	0	0	0	0					
Make a site visit to assess the situation before proceeding with any sale of home.	0	0	0	0	0					
Defer action when the person is acutely unwell or in a mental health crisis.	0	0	0	0	0					
Suspend interest payments when the person is acutely unwell or in a mental health crisis.	0	0	0	0	0					
Ensure any authorised third party representatives are contacted.	0	0	0	0	0					
Please write any other su	iggestions		<u> </u>							
15. The financial institution staff should only initiate court action to pursue the person's debt as a last resort.										
parsac the pers	Important	Don't know/D		nimportant	Should not be included					
Essential		_			Illiciaded					

16. Do you have any comments on these statements? Is there anything you would like
to add to this section? Please write your suggestions in the box provided.

## Section 8 (cont): Actions to help the person

This section asks you about what information the financial counsellor, the financial institution staff and the mental health professional should know about specific actions that can be taken to help the person with mental health problems and financial difficulties.

Please rate how important (from 'essential' to 'should not be included') you think it is that each statement be included in the guidelines.

Please keep the <u>definitions</u> in mind when answering the questions.

## 1. <u>The mental health professional</u> should be trained in the following basic skills to assist the person to build financial stability:

badie diama to addist t	iio baisai	. to Dulla	aJiai Ji	ay.	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Assessing the pattern or history of the person's financial concerns.	0	0	0	0	0
Assisting the person to identify financial practices that benefit or add to financial stability, e.g. saving, budgeting, comparison shopping.	0	0	0	0	0
Assisting the person to identify financial practices that have led to the problem debt, e.g. impulsive spending, unstable work history.	0	0	0	0	0
Identifying triggers and consequences of financial successes and failures.	0	0	0	0	0
Assisting the person to create a basic budget.	0	0	0	0	0
Educating the person on the impact that their symptoms may have on their financial stability/financial difficulties.	0	0	0	0	0
Assisting the person to identify how their symptoms impact on their financial difficulties.	0	0	0	0	0
Meeting regularly to review person's financial plans/goals/status.	0	0	0	0	0
Educating the person on typical banking procedures.	0	0	0	0	0
Other (please specify)					
			~		

		ssional should be			
•		inancial assistar		-	
•		oly for these, e.g. osts to health ca		,	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
Essential	Important	Don't know/bepends	Onlinportant	included	
O	O	O	O	O	
•		ssional should be		•	
_	as an ombud	sman to deal wit	h difficulties	with energy	
providers.				Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
4. The mental	health profes	ssional should be	aware that u	ıtility	
		water) have, by l	<i>,</i> -		
	-	hould encourage	-		
		ıtility provider ar difficulties are ev	-	arusnip	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
C	- Important	Don't know/bepends	Onimportant	included	
	O	O	O	O	
•	=	ssional should be			
providers can considered a h		ct mains water s	upplies beca	iuse it is	
				Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
_	_	nts on these stat			ou would like to
add to this sec	ction? Please	write your sugg	estions in th	e box provided.	
					▼
<u>Centrelink</u>					

7. The following peo benefits that are ava and financial difficul	ilable to th					
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	$\circ$	$\bigcirc$	C	$\circ$		
Financial institution staff	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
Mental health professional	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
Support person	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ	
8. The following peo	ole should	advise th	ne person v	with ment	al health	
problems and financi	-		_			
eligibility for benefits						
	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends		included	
Financial institution staff	$\widetilde{\bigcirc}$	$\widetilde{\bigcirc}$	$\widetilde{\bigcirc}$	$\widetilde{\bigcirc}$	$\widetilde{\bigcirc}$	
Mental health professional	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	$\tilde{\bigcirc}$	
Support person	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	
						<b>V</b>

Section 9: Commun	ication						
This section asks you about communicate with the perso						now to effectivel	у
Please rate how important (in the guidelines.	from 'essenti	iaľ to 'should	not be includ	led') you thir	nk it is that ead	ch statement be	included
Please keep the <u>definitions</u> in mind	d when answeri	ng the questions	S.				
1. When meeting the p			-				
should:	<u>o.y</u> (o.g	, itii iiiaiia,	, <u></u>	olai ooali	<u> </u>		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Encourage them to write down their responses to questions.	0	0	O	0	O		
Consider asking structured rather than open-ended questions.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$		
Other (please specify)			i i				
	_			_			
2. When meeting the process communicate effective			_	·			
should:	<u>eiy</u> (e.g. w	itii illallia)	, the illian	Ciai ilistit	ution stan		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included		
Encourage them to write down their responses to questions.	0	0	O Compension	0	O		
Consider asking structured rather than open-ended questions.	0	0	0	0	0		
Other (please specify)		A	<b>1</b>				
			-				

confidently with a gentle, caring tone of voice.  Not respond in a hostile, disciplinary or challenging manner.  Not argue with the person.  Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's overwent (e.g. if he or she wants to pace up and down the room).  Be aware that the person's overwent (e.g. if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	confidently with a gentle, caring tone of voice.  Not respond in a hostile, disciplinary or challenging manner.  Not argue with the person.  Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's overwent (e.g. if he or she wants to pace up and down the room).  Be aware that the person's overwent (e.g. if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	confidently with a gentle, caring tone of voice.  Not respond in a hostile, disciplinary or challenging manner.  Not argue with the person.  Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.		Essential	Important	Don't know/Depends	Unimportant	Should not be included
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Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'stay calm') instead of negative words (such as 'don't flight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's or movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's or movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	Not threaten them as this may increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's or movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	disciplinary or challenging	0	0	0	0	0
increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	increase fear or prompt aggressive behaviour.  Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	Not argue with the person.	0	0	0	0	0
talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	Avoid raising your voice or talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgetling, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.  Other (please specify)	talking too fast.  Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	Not threaten them as this may increase fear or prompt aggressive behaviour.	0	0	0	0	$\circ$
overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't flight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't flight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).  B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't flight').  Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's		0	0	0	0	0
behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's	behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's	behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).  Do not restrict the person's	overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't	0	0	0	0	0
Do not restrict the person's	Do not restrict the person's	Do not restrict the person's	behaviour (e.g. shuffling your feet, fidgeting, making abrupt	0	0	0	0	0
symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).  Consider taking a break from the conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	movement (e.g. if he or she wants to pace up and down the	0	0	0	0	0
conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	conversation to allow the person a chance to calm down.  Consider inviting the person to sit down if they are standing.	symptoms or fear causing their aggression might be exacerbated if you take certain	0	0	0	0	0
sit down if they are standing.	sit down if they are standing.	sit down if they are standing.	conversation to allow the person	0	0	0	0	0
Other (please specify)	Other (please specify)	Other (please specify)		0	0	0	0	0
			Other (please specify)			_		
						_		

	Essential	Important	Don't know/Depends	Unimportant	Should not be included				
Speak to the person slowly and confidently with a gentle, caring tone of voice.	0	0	O	0	O				
Not respond in a hostile, disciplinary or challenging manner.	0	0	0	0	0				
Not argue with the person.	0	0	0	0	0				
Not threaten them as this may increase fear or prompt aggressive behaviour.	0	$\circ$	0	0	0				
Avoid raising your voice or talking too fast.	0	0	0	0	0				
Be aware that the person may overreact to negative words; therefore, use positive words (such as 'stay calm') instead of negative words (such as 'don't fight').	0	0	0	0	0				
Stay calm and avoid nervous behaviour (e.g. shuffling your feet, fidgeting, making abrupt movements).	0	0	0	0	0				
Do not restrict the person's movement (e.g. if he or she wants to pace up and down the room).	0	0	0	0	0				
B aware that the person's symptoms or fear causing their aggression might be exacerbated if you take certain steps (e.g. involve the police).	0	0	0	0	0				
Consider taking a break from the conversation to allow the person a chance to calm down.	0	0	0	0	0				
Consider inviting the person to sit down if they are standing.	0	0	0	0	0				
Other (please specify)									
5. The following peopl health problems may be require simple and con this information may r	have mei ncise info	nory or co ormation a	ncentration bout their	n problen	ns that and that Should not be				
Financial counsellor	$\bigcirc$	$\bigcirc$	know/Depends	$\bigcirc$	included				
Financial institution staff	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	$\tilde{\bigcirc}$	$\widetilde{\bigcirc}$	$\tilde{\bigcirc}$				
	$\tilde{}$	$\sim$	$\sim$	$\sim$	$\sim$				

Essential	Important	Don't know/Depends	Unimporta	nnt S	hould not be
0		0	O		included
the nerson he	e disolos	ed mental healt	h nrahlam	se the fir	nancial
-		r to give the per	•	· —	
		nd options discu	-		•
onversation.					
Essential	Important	Don't know/Depends	Unimporta	int S	hould not be included
$\circ$	$\bigcirc$	$\circ$	$\circ$		$\circ$
Do you have an	y comme	nts on these sta	tements?	? Is there	anything
l to this section	n? Pleaso	e write your sug	gestions i	in the bo	x provided
			w the per	son to c	hoose
eir preferred me	thod of c	ontact.	-	s	<b>hoose</b>
eir preferred me		ontact.	-	s	
eir preferred me	thod of c	ontact.	-	s	hould not be
eir preferred me	ethod of comportant	ontact.  Don't know/Depends	Unimporta	s <sub>int</sub> S	hould not be included
Essential  The financial in	ethod of comportant	ontact.  Don't know/Depends  staff should pro	Unimporta	<sub>int</sub> S	hould not be included g options
Essential  The financial in proper people with me	ethod of comportant  nstitution ental hea	ontact.  Don't know/Depends  staff should pro	Unimporta	<sub>int</sub> S	hould not be included g options
Essential  The financial in proper people with me	ethod of comportant  nstitution ental hea	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the secontact the	<sub>int</sub> S	hould not be included g options
Essential  C  The financial in proposed in the	ethod of comportant  nstitution ental heades:	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the toontact the	followin	hould not be included  g options  t  Should not be
Essential  O. The financial in or people with meaning difficulties ace to face meeting	ethod of comportant  nstitution ental heades:	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the toontact the	followin	hould not be included  g options  t  Should not be
Essential  O. The financial in or people with meaning difficulties are to face meeting etters  hteractive electronic communication, e.g. interne-	ethod of comportant  institution ental heades:	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the toontact the	followin	hould not be included  g options  t  Should not be
Essential  O. The financial instruction of the communication, e.g. email, orm	ethod of comportant  institution ental heades:  Esser	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the toontact the	followin	hould not be included  g options  t  Should not be
Essential  The financial in repeople with me ancial difficulties ters  eractive electronic mmunication, e.g. interneat, 2-way SMS  in-interactive electronic mmunication, e.g. email,	ethod of comportant  important  institution  ental heades:  Esser  web	Don't know/Depends  staff should proliting the problems to contact.	Unimporta  Ovide the toontact the	followin	hould not be included  g options  ut

1. The financi	ial institution	staff should cho	ose their pre	ferred	
nethod of con	tact when co	ommunicating wi	th the persor		
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	$\circ$	$\circ$	$\circ$	$\bigcirc$	
2. Do you hav	e any comm	ents on these sta	atements? Is	there anything	you would li
o add to this	section? Plea	ase write your su	ggestions in	the box provide	d.
					<u>^</u>

Section 10: Working with the person over the phone
This section contains statements that apply to when the <b>financial counsellor</b> or the <b>financial institution staff</b> are talking over the phone to a person who appears to be in one of the following negative emotional states:
Confused or out of touch with reality
Aggressive
Highly distressed or anxious
• Depressed
Please rate how important (from 'essential' to 'should not be included') you think it is that each statement be included in the guidelines.
Please keep the <u>definitions</u> in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.

the phone with the pe			Don't		Should not be
	Essential	Important	know/Depends	Unimportant	included
Take some time to listen.	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
Allow the person enough time to think and talk.	$\circ$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$
As far as possible, let the person set the pace and style of the conversation.	0	0	0	0	0
Listen non-judgmentally so that the person can feel like they have been heard and understood.	0	0	0	0	0
Show empathy, e.g. "this must be very difficult for you".	0	0	0	0	0
Convey acceptance to the person, i.e. respect the person's feelings and opinions even if you do not agree with them, not criticising or trivialising what the person is saying, avoiding judging what the person is saying.	0	0	0	0	0
Convey genuineness to the person, i.e. your non-verbal cues match what you are saying.	0	0	0	0	0
Don't label the person's feelings for them.	$\circ$	$\circ$	0	$\circ$	0
Don't pressure the person to talk about their feelings.	0	0	$\circ$	0	0
Be on the lookout for any indications that the person may be in crisis, e.g. suicidal intentions, non-suicidal selfinjury.	0	0	0	0	0
Offer to call the person back at a better time.	$\circ$	$\circ$	0	0	0
Offer relevant resources, e.g. contact details for Lifeline, local mental health service.	0	0	0	0	0
Please add any other actions:			=		
			▼		

			Don't		Should not be
	Essential	Important	know/Depends	Unimportant	included
Take some time to listen.	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
Allow the person enough time to think and talk.	O	O	O	O	O
As far as possible, let the person set the pace and style of the conversation.	0	0	0	0	0
Listen non-judgmentally so that the person can feel like they have been heard and understood.	0	0	0	0	0
Show empathy, e.g. "this must be very difficult for you".	0	0	0	0	0
Convey acceptance to the person, i.e. respect the person's feelings and opinions even if you do not agree with them, not criticising or trivialising what the person is saying, avoiding judging what the person is saying.	0	0	0	0	0
Convey genuineness to the person, i.e. your non-verbal cues match what you are saying.	0	0	0	0	0
Don't label the person's feelings for them.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
Don't pressure the person to talk about their feelings.	0	0	0	0	0
Be on the lookout for any indications that the person may be in crisis, e.g. suicidal intentions, non-suicidal selfinjury.	0	0	0	0	0
Offer to call the person back at a better time.	0	0	0	0	0
Offer relevant resources, e.g. contact details for Lifeline, local mental health service.	0	0	0	0	0
Please add any other actions:			<b>-</b>		
		4			
3. The following peop					
nental health problem espond to the perso			_	tneir abil	ity to
	Essential	Important	Don't	Unimportant	Should not be
Financial counsellor	$\bigcirc$		know/Depends		included

assisting.					
J	Essential	Important	Don't know/Depends	Unimportant	Should not be included
nancial counsellor	0	0	O	0	0
nancial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$	$\bigcirc$
The following peo	ple should	not expre	ss negativ	e judgme	nts to the
erson as this can g	et in the w	ay of assis	_	•	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included
ancial counsellor	$\circ$	$\circ$	0	$\circ$	$\circ$
ancial institution staff	$\circ$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
When there is ser	ious conce	rn about t	he person	's safety,	or in
uations where the	relevant a	ctions do	not seem	to be worl	king, the
ollowing people sho		t their im	mediate m	anager.	
showing people she	ouia contac	, tiloli !!!!!		anagen	
mowning people sile	Essential	Important	Don't	Unimportant	Should not be included
				•	Should not be included
nancial counsellor nancial institution staff When there is ser tuations where the	Essential  O ious conce	Important  O ern about to	Don't know/Depends  Che person not seem	Unimportant  O O 's safety, to be worl	or in king, the
Financial counsellor Financial institution staff	Essential  O ious conce	Important  O ern about to	Don't know/Depends  che person not seem al mental	Unimportant  O O 's safety, to be worl	or in king, the vice. Should not be
nancial counsellor nancial institution staff  When there is serituations where the lowing people sho	ious conce relevant a	Important  Compared to the compared to the irrespondent to the compared to the	Don't know/Depends  Che person not seem al mental	Unimportant  O  's safety, to be worl health ser	or in king, the vice.
nancial counsellor nancial institution staff  When there is serituations where the Ilowing people sho	ious conce relevant a	Important  Compared to the compared to the irrespondent to the compared to the	Don't know/Depends  che person not seem al mental	Unimportant  O  's safety, to be worl health ser	or in king, the vice. Should not be
nancial counsellor nancial institution staff  When there is serituations where the llowing people sho	ious conce e relevant a buld contact	Important  O ern about to actions do at their loc Important  O	Don't know/Depends  Che person not seem al mental Don't know/Depends	Unimportant  's safety, to be work health ser  Unimportant	or in king, the vice. Should not be included
mancial counsellor mancial institution staff  When there is serituations where the tlowing people sho mancial counsellor mancial institution staff  Do you have any counsellor	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
inancial counsellor inancial institution staff  When there is ser tuations where the bllowing people sho inancial counsellor inancial institution staff  Do you have any co	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
inancial counsellor inancial institution staff  When there is servituations where the ollowing people short inancial counsellor inancial institution staff  Do you have any contact in the counsellor in the couns	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
inancial counsellor inancial institution staff  When there is servituations where the ollowing people short inancial counsellor inancial institution staff  Do you have any contact in the counsellor in the couns	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
Financial counsellor Financial institution staff	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
Financial counsellor Financial institution staff  7. When there is serisituations where the collowing people shows the collowing people shows the counsellor financial institution staff  8. Do you have any collowing poople shows the counsellor financial institution staff  8. Do you have any collowing the counsellor staff  8. Do you have any collowing the counsellor staff	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included
Financial counsellor Financial institution staff  7. When there is serisituations where the following people shows the financial counsellor Financial institution staff  8. Do you have any countered and to this section?	ious conce e relevant a buld contac Essential	Important  orn about to actions do at their locular important  on these sections are actions.	Don't know/Depends  che person not seem al mental  Don't know/Depends	Unimportant  's safety, to be work health ser Unimportant  O  S? Is there	or in king, the vice. Should not be included

This section contains statements that apply to when the <b>financial counsellor</b> or the <b>financial</b> talking over the phone to a person who appears to be in one of the following negative emotion of the confused or out of touch with reality  - Aggressive  - Highly distressed or anxious  - Depressed  Please rate how important (from 'essential' to 'should not be included') you think it is that each in the guidelines.  Please keep the definitions in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the <b>financial counsellor</b> has <b>listened non-judgmentally and the person remains in their negative emotional state they should offer the following:  Essential Important Don't know/Depends Unimportant Should not be included  Referral to a telephone counselling service, e.g. Lifetine.  Information about local mental health services (verbally or in an email, or via the post).  Relevant websites, e.g. beyondblue.  Please add any other actions:  Essential Important Don't know/Depends Unimportant Should not be included  Referral to a telephone counselling service, e.g. Lifetine.  Essential Important know/Depends Unimportant Should not be included Counselling service, e.g. Lifetine.  Essential Important know/Depends Unimportant Should not be included Counselling service, e.g. Lifetine.  Information about local mental Counselling service, e.g. Lifetine.</b>	Section 10 (cont): V	Vorking v	with the p	person o	ver the p	hone
Highly distressed or anxious  Depressed  Please rate how important (from 'essential' to 'should not be included') you think it is that each in the guidelines.  Please keep the definitions in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:  Essential Important Don't know/Depends Unimportant Should not be included  Referral to a telephone counselling service, e.g., Lifeline.  Information about local mental health services (verbally or in an email, or via the post).  Relevant websites, e.g. Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Don't know/Depends Unimportant Should not be included offer the following:  Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included offer the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included the following:  Essential Important Referral to a telephone Don't know/Depends Unimportant Should not be included the following:						
Highly distressed or anxious  Depressed  Please rate how important (from 'essential' to 'should not be included') you think it is that each in the guidelines.  Please keep the definitions in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant   Should not be included   Information about local mental health services (verbally or in an email, or via the post).  Relevant websites, e.g.   Our point   Don't know/Depends   Our point   Ou	Confused or out of touch v	vith reality				
Please rate how important (from 'essential' to 'should not be included') you think it is that each in the guidelines.  Please keep the definitions in mind when answering the guestions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant   Should not be included   Includ	Aggressive					
Please rate how important (from 'essential' to 'should not be included') you think it is that each in the guidelines.  Please keep the definitions in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't   Unimportant   Should not be included   Important   Impo	Highly distressed or anxio	us				
In the guidelines.  Please keep the definitions in mind when answering the questions. On this page the term 'the person' refers to a person who appears to be in one of the four negative emotional states listed above.  1. If the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant   Should not be included	• Depressed					
A lift the financial counsellor has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant   Should not be included   Important   Now/Depends   Important   Now/Depends   Important   Now/Depends   Important   Now/Depends   Important   Now/Depends   Important   Now/Depends   Important   Important   Now/Depends   Important   Impor		from 'essent	ial' to 'should	not be inclu	ded') you thini	k it is that ea
Person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant know/Depends					-	son' refers to a
Referral to a telephone counselling service, e.g. Lifeline.  Information about local mental health services (verbally or in an email, or via the post).  Relevant websites, e.g. beyondblue.  Please add any other actions:  Essential Important know/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following:  Essential Important Nnow/Depends on the included offer the following on the included of the included of the included offer the following of the included of the inc	person remains in the				_	
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health services (verbally or in an email, or via the post).  Relevant websites, e.g.	counselling service, e.g.	0	0	0	0	0
Please add any other actions:  2. If the financial institution staff has listened non-judgmentally and the person remains in their negative emotional state they should offer the following:  Essential Important Don't know/Depends Unimportant Included Neferral to a telephone counselling service, e.g. Lifeline.  Information about local mental health services (verbally or in an email, or via the post).  Relevant websites, e.g. Deyondblue.	health services (verbally or in an	0	0	0	0	0
2. If the financial institution staff the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant   Should not be included	. •	0	0	0	0	0
the person remains in their negative emotional state they should offer the following:    Essential   Important   Don't know/Depends   Unimportant know/Depends   O   O   O   O   O	Please add any other actions:			1		
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beyondblue.	Information about local mental health services (verbally or in an	0	0	0	0	0
Please add any other actions:	-	0	0	0	0	0
riease and any other actions.	Please add any other actions:					
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4. The <u>financial institu</u>	tion staff	should us	se the follo	wing verb	al skills
to show the person the	at they ar	e listenir	ıg:		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Ask questions which show that they genuinely care, e.g. clarifying questions to show that they understand what the person is saying.	0	0	Ö	0	0
Check their understanding by restating what the person has said.	$\circ$	$\circ$	$\circ$	$\circ$	0
Summarise facts and feelings.	0	0	0	0	0
Listen not only to what the person says, but how they say it, i.e. their tone of voice.	Ö	Ŏ	Ŏ	Ŏ	Ŏ
Use minimal prompts, such as "I see" and "Ah", when necessary, to keep the conversation going.	0	0	0	0	0
Be patient, even when the person may not be communicating well, may be repetitive or may be speaking slowly and unclearly.	0	0	0	0	0
Allow pauses and silences to give the person time to think or gather their thoughts.	0	0	0	0	0
Please add any other actions:			_		
			<b>~</b>		
		·	_		

Using a hostile or sarcastic tone when the person's responses are not what they expect.  Trivialising the person's experiences, e.g. telling them to "put a smile on their face," to "get their act together," or to "lighten up".  Belittling or dismissing the person's feelings, e.g. attempting to say something positive like, "You don't seem that bad to me."  Speaking with a patronising one of voice.  Trying to come up with answers one to their problems.  Being critical or expressing frustration at the person for being in a negative emotional state.  Interrupting the person when they are speaking, especially to give your opinion.  Confronting the person, unless it is necessary to prevent harmful or dangerous acts.	Using a hostile or sarcastic tone when the person's responses are not what they expect.  Trivialising the person's experiences, e.g. telling them to "put a smile on their face," to "ighthen up".  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									is necessary to prevent harmful	0	0	0	0	0
<b>▼</b>									Please add any other actions:					
<del>_</del>												<u> </u>		
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	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Using a hostile or sarcastic tone when the person's responses are not what they expect.	0	0	0	0	0
Trivialising the person's experiences, e.g. telling them to "put a smile on their face," to "get their act together," or to "lighten up".	0	0	0	0	0
Belittling or dismissing the person's feelings, e.g. attempting to say something positive like, "You don't seem that bad to me."	0	0	0	0	0
Speaking with a patronising tone of voice.	$\bigcirc$	$\circ$	$\circ$	$\circ$	0
Trying to come up with answers to their problems.	0	0	0	0	0
Being critical or expressing frustration at the person for being in a negative emotional state.	0	0	0	0	0
Interrupting the person when they are speaking, especially to give your opinion.	0	0	0	0	0
Confronting the person, unless it is necessary to prevent harmful or dangerous acts.	0	0	0	0	0
Please add any other actions:					
			▼		
7. The financial couns that their staff can partie conversation whe negative emotional state confidentially who is repeated happening. Are give you that support at a time like this give momentLots of peocan be very stressful.	raphrase n talking ate, e.g. ' not a frie you curre ?" or "It n everyt ple say t"	e, using the I to the per It can be ind or fami ently spea is understant	eir own wo rson who a important t ly member king to so andable th s happenin through fin	rds, to he ppears to to talk to s about wh meone wh at you are g for you ancial dif	Ip guide be in a someone at has o can anxious at the

8. The financial institution should have a list of statements that their staff can paraphrase, using their own words, to help guide the conversation when talking to the person who appears to be in a negative emotional state, e.g. "It can be important to talk to someone confidentially who is not a friend or family member about what has been happening. Are you currently speaking to someone who can give you that support?" or "It is understandable that you are anxious at a time like this given everything that is happening for you at the momentLots of people say that going through financial difficulties can be very stressful"										
Essential	Important	Don't know/Depends	Unimportant	Should not be included						
$\circ$	0	0	0	$\circ$						
_	_	nts on these stat			u would like to					
add to this sec	tion? Please	e write your sugg	estions in the	e box provided.	A					
					Y					

Section 10 (cont):	Working	with the	person o	ver the	phone	
This section contains stat talking over the phone to distressed, confused or o	a person who	is in one of th	e following s			
Please rate how importan	t (from 'esseni	tial' to 'should	not be inclu	ded') you thi	nk it is that each	n statement be include
Please keep the <u>definitions</u> in me			-	the term 'the pe	erson' refers to a	
Sounds Depressed						
1. The following peo	ple should	be familia	r with and	l listen fo	r signs	
that may indicate th	at the pers	on is feelin	g <u>depres</u>	<u>sed,</u> i.e. sa	adness,	
hopelessness, worth	hlessness,	difficulty c	oncentrat	ting, diffic	ulty	
making decisions, a	gitation, sl	low monote	-	ech, etc.		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
Financial institution staff	$\bigcirc$	$\circ$	$\bigcirc$	$\bigcirc$	$\circ$	
						<b>V</b>
3. The following peo that may indicate th impatience, pressur	at the pers	on is <u>distre</u>	essed, i.e.		•	
impationoc, prossur	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor		O	know/Depends		included	
Financial institution staff	$\widetilde{}$	$\widetilde{}$	$\tilde{O}$	$\tilde{O}$	$\tilde{O}$	

essive					
If the person is beco	oming ag	gressive, 1	the <u>financ</u>	ial counse	llor
nould:			Don't		Should not be
	Essential	Important	know/Depends	Unimportant	included
emain as calm as possible.	O	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$
eak to the person slowly and nfidently with a gentle, caring e of voice.	$\bigcirc$	O	$\circ$	O	O
ot respond in a hostile, sciplinary or challenging anner.	0	0	0	0	0
ot argue with the person.	$\circ$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$
t threaten them as this may rease fear or prompt gressive behaviour.	Ŏ	Ŏ	Ŏ	Ŏ	Ŏ
void raising their voice or Iking too fast.	0	0	$\circ$	0	$\circ$
e aware that the person may verreact to negative words; erefore, use positive words uch as 'Let's stay calm') instead negative or patronising words uch as 'don't fight').	0	0	0	0	0
e aware that the person's reptoms or fear causing their agression might be made orse if you take certain steps .g. involve the police).	0	0	0	0	0
onsider taking a break from the onversation to allow the person chance to calm down.	0	0	0	0	0
ake any threats or warnings eriously, particularly if the erson believes they are being ersecuted.	0	0	0	0	0
her (please specify)			=		
		_			

	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Remain as calm as possible.	0	0	O	0	0
Speak to the person slowly and confidently with a gentle, caring tone of voice.	Ö	Ö	Ö	Ŏ	Ö
Not respond in a hostile, disciplinary or challenging manner.	0	0	0	0	0
Not argue with the person.	$\bigcirc$	$\circ$	$\circ$	$\circ$	$\bigcirc$
Not threaten them as this may ncrease fear or prompt aggressive behaviour.	0	0	0	0	0
Avoid raising their voice or talking too fast.	$\circ$	0	$\circ$	$\circ$	$\circ$
Be aware that the person may overreact to negative words; therefore, use positive words (such as 'Let's stay calm') instead of negative or patronising words (such as 'don't fight').	0	0	0	0	0
Be aware that the person's symptoms or fear causing their aggression might be made worse if you take certain steps (e.g. involve the police).	0	0	0	0	0
Consider taking a break from the conversation to allow the person a chance to calm down.	0	0	0	0	0
Take any threats or warnings seriously, particularly if the person believes they are being persecuted.	0	0	0	0	0
Other (please specify)			=		
'. Do you have any co idd to this section? P					
					•

Section 10 (cont):	Working \	with the	person o	ver the p	ohone	
This section contains state talking over the phone to a distressed, confused or out	person who i	s in one of t	he following s			
Please rate how important in the guidelines.	(from 'essent	ial' to 'should	d not be includ	ded') you thir	nk it is that ea	ch statement be include
Please keep the <u>definitions</u> in mineral person who appears to be in one				the term 'the pe	rson' refers to a	
Sounds Confused or Out of Touc	h with Reality					
1. The following peo	ple should	be familia	ar with and	listen for	signs	
that may indicate tha	at the perso	on may be	e <u>confused</u>	or out of	<u>touch</u>	
with reality, e.g. biza	rre beliefs,	paranoia,	, illogical tl	ninking, et	tc.	
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	$\circ$	$\circ$	O	0		
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
2. If possible, the fol	lowing peo	ple shoul	d request t	that the p	erson	
who may be confuse		_	_	_		
that is quiet and free	of distract	ions.	_	_		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	0	0	0	0	
Financial institution staff	O	$\circ$	0	O	O	
3. If possible, the following	lowing peo	ple shoul	d finds a sı	oot to talk	that is	
quiet and free of bac	<b>-</b> -	-	-			
person that may be <u>c</u>	confused o	r out of to	ouch with r	eality.		
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	$\circ$	O	0	$\circ$	
Financial institution staff	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\circ$	
4. The following peo	ple should	be aware	that the p	erson wh	o is	
confused or out of to	uch with r	<u>eality</u> ma <u>y</u>	y be frighte	ened by th	eir	
thoughts and feeling	s.					
	Essential	Important	Don't know/Depends	Unimportant	Should not be included	
Financial counsellor	0	$\circ$	O	$\circ$	0	
Financial institution staff	Ō	O	O	O	O	

pehaving, e.g. if the p	/IIU IS CUII	fused or oเ		h and inte h with real		
eassure them you ar						
•	Essential	Important	Don't	Unimportant	Should not be	
Financial counsellor	$\bigcirc$		know/Depends		included	
Financial institution staff	$\sim$	$\sim$	$\sim$	$\sim$	$\sim$	
		-				
6. Do you have any co						
add to this section? F	lease wr	ite your su	ggestions	s in the bo	x provided	
7. The <u>financial couns</u> nallucinations are ve					nd Should not be	
	Essential	Important	know/Depends	Unimportant	included	
Dismiss, minimise or argue with the person about their confusion, delusions or hallucinations.	0	0	0	0	0	
the person about their confusion, delusions or	0	0	0	0	0	
the person about their confusion, delusions or hallucinations.  Act alarmed, horrified or embarrassed by the person's confusion, delusions or	0	0	0	0	0	
the person about their confusion, delusions or hallucinations.  Act alarmed, horrified or embarrassed by the person's confusion, delusions or hallucinations.  Laugh at the person's confusion,	0 0 0	0 0	0 0	0	0 0	
the person about their confusion, delusions or hallucinations.  Act alarmed, horrified or embarrassed by the person's confusion, delusions or hallucinations.  Laugh at the person's confusion, delusions or hallucinations.  Encourage or inflame the person's paranoia, if the person	0 0 0	0	0 0 0	0	0 0	

Dismiss, minimise or argue with the person about their confusion, delusions or hallucinations.  Act alarmed, horrified or	Essential	Important	Don't		
the person about their confusion, delusions or hallucinations.	0	_	know/Depends	Unimportant	Should not be included
Act alarmed, horrified or		O	0	0	0
embarrassed by the person's confusion, delusions or hallucinations.	0	0	0	0	0
Laugh at the person's confusion, delusions or hallucinations.	$\circ$	0	0	$\circ$	0
Encourage or inflame the person's paranoia, if the person exhibits paranoid behaviour.	0	0	0	0	0
Other (please specify)			=		
9. When talking to the	person w	ho is <u>con</u>	fused or ou	ut of touc	h with
reality, the financial co	ounsellor :	should:			
	Essential	Important	Don't know/Depends	Unimportant	Should not be included
Respond to the person's delusions without agreeing with them, by saying something like "that must be horrible for you" or "I can see that you are upset".	0	0	O	0	O
Respond to disorganised speech by communicating in an uncomplicated and succinct manner.	0	0	0	0	0
Repeat things if necessary.	0	0	$\circ$	0	0
Be patient and allow plenty of time for the person to process the information and respond to what has been said.	0	0	0	0	0
Not assume the person cannot understand what is being said, even if their response is limited.	0	0	0	0	0
even in their response is innited.			_		
Other (please specify)		4			

them, by saying something like "that must be horrible for you" or "I can see that you are upset".  Respond to disorganised speech by communicating in an	know/Depends	Unimportant	included
delusions without agreeing with them, by saying something like "that must be horrible for you" or "I can see that you are upset".  Respond to disorganised speech by communicating in an uncomplicated and succinct	0		
by communicating in an			O
manner.	O	0	0
Repeat things if necessary.	$\circ$	$\circ$	$\circ$
Be patient and allow plenty of time for the person to process the information and respond to what has been said.	0	0	0
Not assume the person cannot understand what is being said, even if their response is limited.	0	0	0
Other (please specify)			
11. The following people should be award and fear about what is happening to then		-	
and fear about what is happening to then anything is wrong with them.  Essential Important		-	
and fear about what is happening to then anything is wrong with them.  Essential Important  Financial counsellor	m may lead	them to	deny that  Should not be
and fear about what is happening to then anything is wrong with them.	Don't know/Depends	Unimportant	Should not be included
and fear about what is happening to then anything is wrong with them.  Essential Important  Financial counsellor  Financial institution staff	Don't know/Depends  thing is wrong someone	Unimportant O cong, the 1	Should not be included  following
and fear about what is happening to then anything is wrong with them.  Essential Important  Financial counsellor  Financial institution staff  12. When the person is denying that anything is wrong with them.	Don't know/Depends	Unimportant O cong, the 1	Should not be included  following
and fear about what is happening to then anything is wrong with them.  Essential Important  Financial counsellor  Financial institution staff  12. When the person is denying that anythe people should encourage them to talk to	Don't know/Depends  thing is wrong someone to Don't	Unimportant O cong, the f	Should not be included  following t. Should not be

Section 11: Po	olicy and p	rocedures			
		bout policies and production which may be adopted			ple with mental health
Please rate how im in the guidelines.	nportant (from 'e	ssential' to 'should no	t be included') yo	ou think it is that eac	ch statement be include
Please keep the <u>definiti</u>	ons in mind when a	nswering the questions.			
1. Financial co	unsellors sh	ould receive basi	c mental hea	alth training,	
•		(Mental health fir		٠,	
person develor	oing to a me	ntal health proble	em or experi	encing a	
		st aid is given un			
professional he	elp is receive	ed or until the cri	sis resolves.	Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
$\circ$	0	$\circ$	0	$\circ$	
2. Financial co	<u>unsellors</u> sh	ould be required	to have con	tinuing	
professional de	evelopment t	hat includes me	ntal health tr	aining.	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\circ$	0	0	0		
3. Do vou have	anv comme	nts on these stat	ements? Is t	here anvthing v	ou would like to
_	_	write your sugg			
					_
					~
	_			_	
•	<u>-</u>	als should have	-		
referral to final difficulties.	iciai counse	lling services of <sub>l</sub>	people with t	ınancıaı	
				Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
O	O	O	O	O	
5. <u>Mental healt</u>	h profession	<u>als</u> should be tra	ined in basic	financial	
literacy skills.					
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	0	$\circ$	0	$\circ$	

6. <u>Mental healt</u>	h profession	nals should be red	quired to hav	e financial	
	training as p	art of their contin	uing profess	ional	
development.				Should not be	
Essential	Important	Don't know/Depends	Unimportant	included	
$\circ$	$\circ$	O	$\circ$	$\circ$	
		ents on these stat			u would like to
add to this sec	tion? Please	e write your sugg	estions in th	e box provided.	
					<u>~</u>
					_

Section 11 (c	ont): Policy	and procedur	es		
		bout policies and production which may be adopted			ole with mental health
Please rate how in in the guidelines.	mportant (from 'e	ssential' to 'should no	t be included') ye	ou think it is that eac	ch statement be includ
Please keep the definit	ions in mind when a	nswering the questions.			
On this page the term 'c customer with mental h		l the people a financial ins financial difficulties.	titution serves and '	the person' is the	
		should have spec	-		
		tal health probler	•		
-		isting agency wh records are routi			
prior to approv		records are routi	ilely Cliecke	u by leliuels	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
$\bigcirc$	0	$\circ$	0	$\bigcirc$	
		ould have a polic s and financial d		g with people	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	0	$\circ$	0	0	
3. Financial ins	stitutions sho	ould make their p	olicy for wo	king with	
people with me	-	problems and fina	ancial difficu	lties available	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
C	( )	O DON'T KNOW/Depends	Onimportant	included	
		ould make their p problems and fina	-	•	
Essential	Important	Don't know/Depends	Unimportant	Should not be	
				included	
5 Einancial inc	etitutions sho	ould monitor the	implomontat	ion of montal	
<u> </u>		ensure they are n	-		
-	-	close, types of co	•	, ,	
broken arrang team.	ements invol	lving people who	disclose, us	se of specialist	
Essential	Important	Don't know/Depends	Unimportant	Should not be included	
0	0	0	0	0	

Do you have any cold to this section? P	lease wr					
Financial institution		_	_		_	
th the person with i uations, e.g. suicid		_		_		
ners, sale of a famil	_		,			
Essential Impor	tant Do	on't know/Depends	Unimpor	tant	hould not be included	
O C	)	$\circ$	0		$\bigcirc$	
These procedures	should in	clude:				
	Essential	Important kı	Don't now/Depends	Unimportant	Should not be included	
aving a process to redirect the rson away from the usual llections process to an propriately skilled team/staff ember.	0	0	0	0	0	
riving a process for handing on Ils when the staff member quires support to manage the uation.	0	0	0	0	0	
ving a review panel with a nge of expertise to ensure all propriate options are nsidered.	0	0	0	0	0	
aving a process for working th crisis situations, e.g. threat harm to self or others.	0	0	0	0	0	
aving processes for referring e person to mental health rvices.	0	0	0	0	0	
oving processes for referring e person to financial unselling services.	0	0	0	0	0	
ner (please specify)			ı			
		<u> </u>				

titution	s should	be flexible	in their a	rrangeme	nts with	
•		-			•	
_			equired, a	accepting	oral	
tten con	firmatio	1.		Q.	rould not be	
Importa	ant Dor	n't know/Depends	Unimport	tant	included	
0		$\circ$	$\circ$		$\circ$	
with me	ntal hea	lth problem	ıs, <u>financi</u>	al institut	ions	
ailored	procedu	re for revie	wing and	taking ac	tion at	
e colle	ction pro	cess, e.g. s	sale of ass	ets or sa	le of debt.	
Importa	ant Dor	n't know/Depends	Unimport	St tant	nould not be included	
0		0	0		0	
d proce	dure sho	uld include	e the follo	wina opti	ons:	
			Don't		Should not be	
anaymont		portant	know/Depends	Simportant	included	
раушеш	0	O	O	O	O	
ate	$\circ$	0	$\circ$	$\circ$	0	
I parties.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	
nancial	O	O	O	O	O	
	0	0	0	0	0	
	0	0	0	0	0	
tely	0	0	0	0	0	
-					-	
	moing manyment ten con Importation with mediallored decollection and in their seess the eding with the III or in a syments tely health	mcing mental head ayment arrange atten confirmation  Important Don  with mental head ailored procedure collection procedure shot are collection procedure.  Essential apayment arrange attention their assess the adding with a collection procedure.  In parties.	Important Don't know/Depends  with mental health problem tailored procedure for review the collection process, e.g. state  Important Don't know/Depends  Important Don't know/Depends  Important Don't know/Depends  A procedure should include the collection process, e.g. state  Important Don't know/Depends  A parties.  Important Don't know/Depends  Important Don't kn	Important Don't know/Depends Unimportant Don't know/Depends Do	Important Don't know/Depends Unimportant State Collection process, e.g. sale of assets or sale important Don't know/Depends Unimportant State Collection process, e.g. sale of assets or sale important Don't know/Depends Unimportant State Collection process, e.g. sale of assets or sale important Don't know/Depends Unimportant State Don't know/D	Important Don't know/Depends Unimportant Should not be included  with mental health problems, financial institutions tailored procedure for reviewing and taking action at the collection process, e.g. sale of assets or sale of debt.  Important Don't know/Depends Unimportant Should not be included  diprocedure should include the following options:  Essential Important Don't know/Depends Unimportant Should not be included inc

Section 11 (c				
	ont): Policy	y and procedur	es	
		about policies and production which may be adopted		• .
Please rate how in the guidelines.	mportant (from 'e	essential' to 'should no	t be included') yo	ou think it is that e
Please keep the <u>defini</u>	tions in mind when a	answering the questions.		
On this page the term 'o		Il the people a financial ins financial difficulties.	titution serves and 't	he person' is the
1. Financial in	stitutions sh	ould provide a sir	ngle point of	contact for
-		<u>alth problems</u> for	the duration	of the
financial diffic	ulties.			Chould not be
Essential	Important	Don't know/Depends	Unimportant	Should not be included
0	0	$\circ$	0	0
2. Financial in	stitutions sh	ould provide a sir	ngle point of	contact for
		-	•	
the person wit	th <u>severe me</u>			
-		al illness is defin		al illness that
difficulties. (A	severe ment		ed as a menta	
has a significa after themselv	severe ment ant disabling res, and carr	al illness is define affect on the per y on relationships	ed as a menta son's ability t	to work, look
difficulties. (A has a significa	severe ment ant disabling res, and carr	al illness is define affect on the per y on relationships	ed as a menta son's ability t	to work, look and friends. It
difficulties. (A has a significa after themselv	severe ment ant disabling res, and carr	al illness is define affect on the per y on relationships	ed as a menta son's ability t	to work, look
difficulties. (A has a significa after themselv is considered	severe ment ant disabling res, and carr to be a long-	al illness is define affect on the per y on relationships term illness.)	ed as a menta son's ability t s with family	to work, look and friends. It  Should not be
difficulties. (A has a significa after themselvis considered	severe ment ant disabling res, and carry to be a long- Important	al illness is define affect on the per y on relationships term illness.)	ed as a mental son's ability to swith family and unimportant	to work, look and friends. It  Should not be included
difficulties. (A has a significal after themselve is considered Essential Considered 3. Financial ins	severe ment ant disabling res, and carry to be a long- Important  stitutions sho	al illness is define affect on the per y on relationships term illness.)	ed as a mental son's ability to swith family and the Unimportant control contr	to work, look and friends. It  Should not be included  one number for
difficulties. (A has a significal after themselves is considered Essential Constant in the person with	severe ment ant disabling res, and carry to be a long- Important  stitutions sho	al illness is defined affect on the perty on relationships term illness.)  Don't know/Depends  ould provide a dealth problems and	ed as a mental son's ability to swith family and the Unimportant control contr	to work, look and friends. It  Should not be included  one number for
difficulties. (A has a significal after themselves is considered Essential Constant in the person with	severe ment ant disabling res, and carry to be a long- Important  stitutions sho	al illness is defined affect on the perty on relationships term illness.)  Don't know/Depends  ould provide a dealth problems and	ed as a mental son's ability to swith family and the Unimportant control contr	to work, look and friends. It  Should not be included  ne number for ficulties and
difficulties. (A has a significal after themselve is considered Essential Constant in the person with their authorises.)	severe ment ant disabling res, and carry to be a long- Important  stitutions shows th mental head	al illness is defined affect on the perty on relationships term illness.)  Don't know/Depends  ould provide a dealth problems and atives.	ed as a mental son's ability to swith family and the control of th	to work, look and friends. It  Should not be included  ne number for ficulties and
difficulties. (A has a significal after themselve is considered  Essential  3. Financial institute person with their authorises Essential	severe ment ant disabling res, and carry to be a long- Important  stitutions sho th mental hea ed representa	al illness is defined affect on the perty on relationships term illness.)  Don't know/Depends  ould provide a detail problems and atives.  Don't know/Depends	ed as a mental son's ability to son's ability to so with family to unimportant edicated photostated diffusion and the unimportant	should not be included  The number for ficulties and  Should not be included
difficulties. (A has a significal after themselves is considered  Essential  3. Financial insthe person with their authorises Essential  4. Financial institution	severe ment ant disabling res, and carry to be a long- Important  stitutions show and representations important  important  stitutions show and representations show and re	al illness is defined affect on the perty on relationships of term illness.)  Don't know/Depends  ould provide a detail problems and actives.  Don't know/Depends  ould provide a special provid	ed as a mental son's ability to swith family and the control of th	should not be included  Should not be included  The number for ficulties and  Should not be included  Should not be included  Character for the should not be included
difficulties. (A has a significal after themselves is considered  Essential  3. Financial insthe person with their authorises Essential  4. Financial institution	severe ment ant disabling res, and carry to be a long- Important  stitutions show and representations important  important  stitutions show and representations show and re	al illness is defined affect on the perty on relationships term illness.)  Don't know/Depends  ould provide a detail problems and atives.  Don't know/Depends	ed as a mental son's ability to swith family and the control of th	should not be included  Should not be included  The number for ficulties and  Should not be included  Should not be included  Character for the should not be included
difficulties. (A has a significal after themselves is considered  Essential  3. Financial insthe person with their authorises Essential  4. Financial insterior working with the person with their authorises Essential	severe ment ant disabling res, and carry to be a long- Important  stitutions show and representations important  important  stitutions show and representations show and re	al illness is defined affect on the perty on relationships of term illness.)  Don't know/Depends  ould provide a defined atives.  Don't know/Depends  ould provide a defined atives.	ed as a mental son's ability to swith family and the control of th	should not be included  Should not be included  The number for ficulties and  Should not be included  Should not be included  Character for the should not be included

people with mental health problems, e.g. longer conversations, additional time to provide written confirmation of communication, more frequent calls.  Essential Important Don't know/Depends Unimportant Included  6. Do you have any comments on these statements? Is there anything you would like to add to this section? Please write your suggestions in the box provided.  7. The hardship team should have access to a mental health professional who they can consult with to give better customer care.  Essential Important Don't know/Depends Unimportant Should not be included  8. Financial institutions that use specialist teams to work with people with mental health problems should also consider how the expertise that members of these teams possess can be shared with other colleagues via informal/semi-formal, in-house training courses.  Essential Important Don't know/Depends Unimportant Should not be included  9. Do you have any comments on these statements? Is there anything you would like to add to this section? Please write your suggestions in the box provided.		one one	ould allow for ext	ia tiille to wo	rk with	
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15. <u>Financial institutions</u> should ensure that any mental health
training received by financial institution staff is revisited periodically.
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One final item					
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That is the end of the fir	rst round survey!				
Thank you very much f	or your contribution	ı <u>.</u>			
		onses will be registered wi I you a report on the finding			ers have lodged their
We are extremely grate	ful for your contribut	ion.			
The Mental Health First	Aid Research Team				